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ABSTRACT

Results of the 1982 University Benefits Survey for Ontario higher education institutions are presented. For each college and university, information is provided on eligibility, deductible amounts, monthly contributions, and carriers. The following features are covered: administration and insurance plans, communication of benefits, proposed changes in benefits, provision of life and dismemberment insurance, maternity leave policy, Ontario health insurance, supplementary health insurance, long-term disability, sick leave entitlement and benefits continuance, long-term disability and benefits continuance, life insurance, survivor benefits, dental plan, post-retirement benefits, vacation entitlement, sabbatical leave policies, housing loan (mortgage policies), free tuition policies, parking policies, and access to athletic facilities. The following schools were surveyed: Brock University, Carleton University, University of Guelph, Lakehead University, Laurentian University, McMaster University, Ontario Institute for Studies in Education, University of Ottawa, Queen's University, Ryerson, University of Toronto, Trent University, University of Waterloo, University of Western Ontario, Wilfrid Laurier University, University of Windsor, and York University. (SW)

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UNIVERSITY BENEFITS SURVEY

PART 1 (ALL BENEFITS EXCLUDING PENSIONS)

DECEMBER, 1982

PREPARED BY:

THE UNIVERSITY OF WESTERN ONTARIO

ON BEHALF OF:

THE ONTARIO ASSOCIATION OF UNIVERSITY PERSONNEL ADMINISTRATORS
ONTARIO CONFEDERATION OF UNIVERSITY FACULTY ASSOCIATIONS
COUNCIL OF ONTARIO UNIVERSITIES

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TABLE OF CONTENTS

GENERAL BENEFITS QUESTIONS..... 1

ADMINISTRATION AND INSURANCE PLANS..... 1

COMMUNICATION OF BENEFITS..... 2

PROPOSED CHANGES IN BENEFITS..... 4

PROVISION OF LIFE AND DISMEMBERMENT INSURANCE..... 6

MATERNITY LEAVE POLICY..... 8

ONTARIO HEALTH INSURANCE..... 16

SUPPLEMENTARY HEALTH INSURANCE..... 19

LONG-TERM DISABILITY..... 27

SICK LEAVE ENTITLEMENT..... 33

SICK LEAVE - BENEFITS CONTINUANCE..... 37

LONG TERM DISABILITY - BENEFITS CONTINUANCE..... 38

LIFE INSURANCE..... 39

SURVIVOR BENEFIT..... 45

DENTAL PLAN..... 48

POST-RETIREMENT BENEFITS..... 52

VACATION ENTITLEMENT..... 55

SABBATICAL LEAVE POLICIES..... 60

HOUSING LOAN (MORTGAGE) POLICIES..... 63

FREE TUITION POLICIES..... 66

PARKING POLICIES..... 70

ACCESS TO ATHLETIC FACILITIES..... 72

GENERAL BENEFITS QUESTIONS

Do you self-administer your insurance plans?

BROCK
Yes

CARLETON
Yes

GUELPH
Yes

LAKEHEAD
Yes

LAURENTIAN
Yes

MCMASTER
Yes

OISE
partially for health and dental

OTTAWA
Yes

QUEEN'S
Yes

RYERSON
Yes

TORONTO
Yes (Group Life and Survivor Income Benefit, Long Term Disability and Pension Plan)

TRENT
Yes

WATERLOO
Yes

WESTERN
Yes

WLU
Yes

WINDSOR
Yes

YORK
Yes

How do you communicate your benefit programs to employees?

	TYPES				
Personal Statement of Benefits	Formal Booklets or Brochures	Benefit Summaries	Benefits Orientation Meetings & Seminars	Individual Counselling	Other
BROCK					
Annually	On Appointment	---	---	Pre-Retirement or as requested	---
CARLETON					
Annually	On Appointment	On Request	---	---	---
GUELPH					
Annually	On Appointment	As Requested	Conducted with each new and retiring employee	Conducted with each new and retiring employee	New pension disclosure complying with regulations
LAKEHEAD					
Annual for Pension Only	On Appointment	---	---	As requested by Employee	---
LAURENTIAN					
Annually	On Appointment	---	---	As Requested by Employee	---
MCMASTER					
Annually	On Appointment	On Appointment	On Request	On Request and prior to retirement	---
O.I.S.E.					
Annually	On Appointment	On Appointment	On appointment and ongoing programs.	As requested	---
OTTAWA					
Annually	On Appointment	On Appointment	On Request	On Request	---
QUEEN'S					
Annually	On Appointment	On Appointment	On Appointment and on request	On Request and prior to retirement	Annual Pension Meeting and periodic communications

How do you communicate your benefit programs to employees?

	TYPES				
Personal Statement of Benefits	Formal Booklets or Brochures	Benefit Summaries	Benefits Orientation Meetings & Seminars	Individual Counselling	Other
RYERSON					
Annually Pension Only	On Appointment	---	---	As Requested	---
TORONTO					
Annually	On Appointment	On Appointment On Request	On Appointment: Conducted with new and retiring employees	As Requested and Prior to Retirement	Periodically through University paper.
TRENT					
Annually	On Appointment	Included in Staff Association Agreement	On Appointment	On Request	Periodically Through University Paper
WATERLOO					
Annually	On Appointment	---	On Appointment	On Request	Periodically Through University Paper
WESTERN					
Annually for Pension Only	On Appointment	---	On Appointment	On Appointment and prior to Retirement	Annual Pension Meetings and periodic communications
W.L.U.					
Annually	Annual	Annual	As Required	On Appointment	Periodic Benefits Bulletins
WINDSOR					
Annually	On Appointment	On Appointment	On Appointment	On Request	Annual Benefit Statement
YORK					
Annually	On Appointment	Annually	On Appointment	On Request	periodically through benefit bulletins.

8

9

Are you planning any changes to your benefit plans this next year either in the benefits themselves or in the cost sharing arrangements?

BROCK

No

CARLETON

No

GUELPH

President's Committee established to review package. Committee for Part-time employees also established.

LAKEHEAD

Benefit Review Committee established to review all benefit plans. Committees top priority in the area of an employee paid dental plan.

LAURENTIAN

No

MCMASTER

Changes have been made following a complete benefits review. No further changes contemplated at this time.

O.I.S.E.

Faculty - Improvement in: Life Insurance - Maximum coverage, Dental - Benefit and Cost Sharing.
Professional Staff - Improvements: Dental Benefits, Vision Care Benefits. Care Benefits, OHIP Cost Sharing
Academic Support - Improvements in: Dental Benefits, Vision Care Benefits

OTTAWA

Auto-Home Insurance

QUEEN'S

NONE

RYERSON

Pension Plan
1) Refund interest rate from 3% to 5% - effective January 1, 1978
2) Formalization of notional pensionable salary for those on reduced workload. Effective Jan. 29, 1979.
3) "notional pensionable salary" means the amount designated as such by the Employer, which a regular employee who has been placed by the Employer on a reduced workload and reduced remuneration, pursuant to the terms of any applicable collective agreement or of any policy of the Employer, would be receiving from time to time as remuneration from the Employer if his workload and his remuneration had not been reduced.

TORONTO

None at Present.

Are you planning any changes to your benefit plans this next year either in the benefits themselves or in the cost sharing arrangements?

TRENT

As at 1 July 1982 for staff only, Dental Plan updated to 1982 rates with 50/50 cost sharing and OHIP cost sharing changed to 50/50.

WATERLOO

None

WESTERN

Improvement in Optional Life Insurance - increasing coverage

WLU

Benefit Plans and costs are currently under review.

WINDSOR

No changes.

YORK

Yes - consideration of improved cost-sharing discussed in negotiations, changes in sick leave plans and consideration to taxable L.T.D. premiums to provide non-taxable L.T.D. benefit.
(Above changes implemented with exception of sick leave plans)

Yes - improvements in dental plan, enhancing extended health care plan and introducing certain maximums and limits.

Do you provide accidental death and dismemberment insurance on a voluntary basis or through your life insurance contract?

BROCK

AD & D is compulsory at same volumes of insurance as life insurance but a separate policy.

CARLETON

No

GUELPH

No

LAKEHEAD

On a voluntary basis

LAURENTIAN

Through our life insurance contract

MCMASTER

On a voluntary basis

O.I.S.E.

through life insurance contract - slight variation in maximum, coverage is compulsory.

OTTAWA

On a voluntary basis

QUEEN'S

No

RYERSON

On a voluntary basis

TORONTO

No

TRENT

Life insurance and survivor income through group life policy; death benefit through pension plan. No dismemberment insurance.

WATERLOO

No

Do you provide accidental death and dismemberment insurance on a voluntary basis or through your life insurance contract?

WESTERN

On a voluntary basis.

WLU

Through the life insurance plan

WINDSOR

Through group life contract

YORK

On a voluntary basis.

16

17

Please describe your maternity leave policy for staff and faculty

BROCK

Staff: Provisions for Maternity Leave are set out in the Employment Standards Act (Ontario) which provides for leave without pay for a period of 17 weeks.

A staff member who has been employed for one year and eleven weeks is entitled to return to her previous position or a position of a comparable nature without a reduction in salary.

The staff member may initiate the leave within eleven weeks of the expected date of delivery. She must provided two weeks written notice of her intention to take the leave and provide her employer with a doctor's statement which sets out the expected date of delivery.

She may not return to work for a period of six weeks following delivery unless her doctor provides written consent to return within the six week period.

The University may provide extensions to the above periods of leave as they are requested and if they are reasonable under the circumstances.

Faculty:
Eligibility: Those eligible for maternity leave must be full-time faculty employed for 12 months per year and continuously employed at Brock University for at least 12 months plus 11 weeks. In special circumstances, other full-time female faculty may also be considered eligible.
Length of Leave: Normally, leave will be granted for a maximum period of seventeen weeks. Leave may voluntarily be shorter than this period, although if a woman wishes to work before six weeks' post-delivery, a medical certificate is required. If the Pregnancy results in medical complications, leave will be extended, but will not exceed six months in total.
Distribution of Leave: The employee is entitled to begin her maternity leave at any time within eleven weeks before the expected date of birth. She must, however, give the University three months' notice in writing of the date upon which she intends to begin her leave and a medical certificate indicating the expected date of birth. She is entitled to a fixed minimum post-natal leave of six seeks after the actual date of the birth or ending after no more than seventeen weeks from the beginning of the leave, whichever is later.
Sabbatical Leave: Where an entitlement to maternity leave occurs during the faculty member's sabbatical leave, she will be treated as if she were fulfilling her normal sabbatical commitments during that period.
Tenure, Promotion and Merit: In view of the fact that a maternity leave may reduce the faculty member's time for research and other duties, and hence place her in an unfavourable position with respect to a pending tenure or promotion decision, it is recommended that such decisions may be postponed for a maximum one one year at the faculty member's request, regardless of the number of leaves taken during that period. Merit rating decisions shall ignore the period during which a faculty member is one maternity leave.
Benefits: Maternity leave will not affect fringe benefits. Arrangements will be made to have all fringe benefits continue during the period of leave, and the University will make its contributions as usual.
Salary and Responsibilities: Current salary will continue for two weeks of maternity leave, and 95% of current salary (less U.I.C. maternity leave benefits) will be provided for up to 15 additional weeks. In the case of medical complications, the woman should apply for sick leave pay and/or long term disability pay. If the leave occurs during a time when the woman has scheduled teaching commitments to the University, she will be expected to cooperate with her department in scheduling and workload in order to minimize staffing difficulties. She will not, however, be expected to make up teaching time lost while on maternity leave, but she will be required to make up any other teaching time lost as a consequence of a maternity leave. For example: If a women takes maternity leave during the period of November through February, and as a result of this cannot be assigned to any teaching duties in September and a October, March and April, she will be required to make up teaching time lost during those four months of September, October, March and April.

CARLETON

Staff: (a) The University grants maternity leave on request in accordance with the provisions of the Employment Standards Act of Ontario. The University maintains the employee's annual and sick leave credits while she is on maternity leave, and will continue to pay the Employer share of staff benefit plans if the employee agrees to continue paying the Employee share of the premiums.

(b) Upon request, the employee may be granted up to three (3) months' leave of absence, without pay, in addition to the standard maternity leave. Such permission shall not be unreasonably withheld. Upon return to work, the employee shall be reinstated in her former position, or in a job of at least equal position, salary and seniority. An employee who is granted leave of absence under this section will be required to pay the full premiums of the staff benefits plans during such leave of absence.

CC 19

13

Please describe your maternity leave policy for staff and faculty

CARLETON (cont'd)

Faculty: An employee shall upon applications be granted maternity leave subject to the following conditions:

(a) Application for maternity leave shall be made fifteen (15) weeks prior to the expected termination of the employee's pregnancy and shall be supported by a certificate from a qualified member of the medical profession.
(b) The employee shall have the right to continue her regular duties during pregnancy.
(c) All female members shall be eligible after the first year of their employment with the University.
(d) The maximum period of maternity leave shall be seventeen (17 weeks). If additional time is required the employee may apply for leave without pay pursuant to Article 20.1.
(e) For the first twelve (12) weeks (or less if the leave is of shorter duration) of maternity leave the employee shall continue to receive her regular salary. The employer shall maintain regular contribution to her benefit plan.
(f) For the last five (5) weeks (or less if the leave is of duration shorter than seventeen (17) weeks) of maternity leave the employee and the employer shall continue to pay their respective shares of the cost of maintaining the employee's membership in the University's benefit plans.
(g) Maternity leave shall count as time worked when calculating such items as sabbatical entitlement, years to tenure, promotion and credited service for the Retirement Plan.
(h) On returning from maternity leave the employee shall be placed in her former position or in a position equivalent to her former position with no loss of seniority.
(i) The employee shall advise her immediate supervisor of her intention to return at least two (2) weeks prior to the intended date of return.

GUELPH

In compliance with the Employment Standards Act, the following policy is to apply throughout the University to govern the granting of leave for purposes of childbirth.

1. The employer shall not terminate the employment of an employee who is entitled to pregnancy leave but may require the employee to commence such leave when the duties being performed cannot be reasonably performed by a pregnant woman. If the supervisor is not certain of the employee's physical ability to do the work, he may require medical certification of such ability signed by a legally qualified medical practitioner.

2. To be eligible, an employee should have been employed at least one (1) year plus eleven (11) weeks before the expected date of birth. An employee so qualifying will be granted at least seventeen (17) weeks leave of absence without pay, or such shorter periods as requested by the employee; commencing eleven (11) weeks prior to the estimated date of birth.

3. Where the actual date of delivery is later than the estimated date of delivery, the leave of absence shall not end before the expiration of six (6) weeks following the actual date of delivery.

4. The employee shall give at least two (2) weeks notice in writing of her intent to commence a leave of absence because of pregnancy, and at that time will furnish a certificate signed by a legally qualified medical practitioner stating the employee is pregnant and giving the expected date of delivery.

5. The period of leave of absence prior to the expected date of delivery may be shortened, and the period after the actual date of birth may be extended, upon request of the employee and upon approval by the employer.

6. An employee may shorten the duration of the six (6) week period after the actual date of delivery providing one (1) weeks notice is given the employer of her intention to do so and providing she furnishes the employer with a medical certificate, signed by a legally qualified medical practitioner, stating that she is able to resume her duties.

7. For additional income protection purposes an employee eligible for maternity leave is permitted to use earned vacation leave for all or part of the time she would be entitled to be on maternity leave without pay. Vacation leave entitlement may also be used to extend, continuously, a period of maternity leave.

8. An employee proceeding on maternity leave may be entitled to maternity benefits which are administered by the Unemployment Insurance Commission. She should ensure that she obtains a Certificate of Separation for such maternity benefits from the Payroll Office.

20

21

Please describe your maternity leave policy for staff and faculty

LAKEHEAD

Staff: Maternity Leave available after 6 months' continuous service. Employee resumes her previous position upon return to work. Length of service and vacation credits are not reduced by maternity leave.
Faculty: Entitled to seventeen weeks maternity leave, which may commence at any time during the eleven weeks prior to the expected date of delivery and which shall continue at least six weeks after the date of actual delivery unless the member provides the Dean with a certificate from a qualified Physician stating that her health will permit her to perform her usual duties. Maternity Leave shall be taken without pay.

- A member is entitled to three days paid leave at the time of receiving an adopted child.
- A member taking paternity or adoption leave shall give the Department Chairman as much advance notice as possible of the taking of the leave and shall be responsible for arrangements to cover his/her absence. A member shall confirm in writing to the Dean the duration and reasons for such leave upon his/her return to the University.
- A male member is entitled to three days paid leave at the time of the birth of his child.
- A member who is on any other form of approved leave, whether paid or unpaid, is not eligible for paternity or adoption leave.
- The Dean may authorize unpaid extensions to maternity/paternity/adoption leaves.

LAURENTIAN

Faculty: A full-time female member shall be granted maternity leave subject to the following conditions:

(a) The member shall be entitled to a paid leave of absence providing she has completed at least twelve (12) months and eleven (11) weeks of continuous service with the University.
(b) The duration of the leave shall be in accordance with the Employment Standards Act (Ontario) which provides leave for a period of seventeen (17) consecutive weeks.
(c) The leave may commence at any time during the eleven (11) weeks preceding the expected date of delivery.
(d) Any period of absence immediately preceding or following such maternity leave will be considered leave of absence without pay.
(e) The Member shall make written application to the Dean/Chief Librarian two (2) weeks prior to the date she intends to commence her leave, and at that time will provide the University with a certificate from a legally qualified medical practitioner stating that the Member is pregnant and her expected date of delivery. The Member shall give due regard to the need of the University for early notice of a prolonged period of leave, and application for maternity leave shall be made as early as possible in advance of the expected delivery date.
(f) The Member shall not return to work prior to the expiration of six (6) weeks following the actual date of delivery. A shorter period of time shall only be granted with the approval of a legally qualified medical practitioner.
(g) The Member shall advise in writing her unit head and the Dean/Chief Library of her intention to return to work two (2) weeks prior to the scheduled completion of her leave.
(h) If a maternity leave happens to occur during the course of a study, sabbatical or unpaid leave, the Member shall continue to receive the stipend which is consistent with the study, sabbatical or unpaid leave taken.

Administrative Staff Association, Canadian Union of Public Employees and the Support Staff Association

Sub-Plan Maternity

a) The objective of the plan is to supplement unemployment insurance benefits up to 95% of the employee's normal weekly earnings during maternity leave. Up to 17 weeks of maternity leave will be granted in accordance with the Employment Standards Act (Ontario).
b) This plan covers only temporary unemployment due to pregnancy.
c) The leave may commence at any time during the eleven (11) weeks preceding the estimated date of delivery.
d) The employee shall make written application to the Director of Personnel at least two (2) weeks prior to the date she intends to commence her leave. The application shall include a certificate from a legally qualified medical practitioner stating the estimated date of delivery.
e) No employee shall be required to return to work earlier than six (6) weeks following her actual date of delivery, nor shall she be permitted to do so unless she has the approval of a legally qualified medical practitioner.
f) The employee shall be reinstated in her former position provided the leave taken is not longer than the leave provided by the Act except where an extended leave has prior approval from the University.
g) The employee shall continue to accumulate vacation credits and seniority during her leave.

22

23

Please describe your maternity leave policy for staff and faculty

LAURENTIAN (cont'd)

h) During the period of maternity, the University shall continue to pay the employer's share of all benefits in which the employee is registered at the time of the leave excluding contributions to the Laurentian University Pension Plan.
i) The duration of the plan is 1 year, effective July 1/82 to June 30/83.
j) An employee will be eligible for SUB payments if she qualifies for and is entitled to Unemployment Insurance maternity benefits. However, an employee will also be eligible for SUB payments when she is not receiving unemployment insurance because she is serving the UI waiting period or because she has received all the UI benefits payable to her.
k) Benefits payable under the plan are a sum, which combined with gross UI benefits equals 95% of the employee's normal weekly earnings.

MCMASTER

Faculty:
Entitlement: A member of the faculty who is pregnant and who applies for maternity leave is entitled to such leave provided she has been continuously employed for one year or more before the expected date of birth of the child. Maternity leave does not, however, imply rights or privileges beyond what they would have been had pregnancy not occurred. Some flexibility is desirable in arranging maternity leave, and the following should govern the arrangements for this purpose.
Length of Leave: Leave will be granted for the necessary period of time required but will not exceed a period of six months unless there are complications resulting from the pregnancy. If return to work is desired within six weeks of the birth of the child, the legislation requires that a medical certificate be obtained.
Salary: It is recognized that the work of a faculty member continues even though she may not be on campus. Accordingly, if her schedule can be so arranged that the time taken for maternity leave can be related to a continuous period of three months in each year free from scheduled commitments to the University (as defined in the load teaching document), salary will be continued for that period.
Leave of absence with pay will be granted to the faculty member for six weeks in addition to the three-month period specified above when mutually suitable arrangements can be made to fulfill her responsibilities.
All other periods of leave for maternity purposes will be without pay.
Sabbatical Leave: Where pregnancy occurs during the faculty member's sabbatical leave, she will be treated as if she were fulfilling her normal sabbatical commitments during that period.
Benefits: Maternity Leave will not affect seniority of service in respect to the following benefits: Group Life Insurance, Ontario Hospital Insurance, Major Medical Insurance, Salary Continuance and Long Term Disability Insurance, McMaster Contributory Pension Plan, eligibility for Sabbatical Leave, Tuition assistance, and Vacations. Arrangements will be made to have these benefits continue during the period of leave.

Staff: If you are a female employee with at least one year of service and definitely intend to return to work in your department after the birth of a child, you may request and will be granted a leave of absence, without pay, for the necessary period of time, subject to the following limitations:
i) At the time you make this request, you have not been notified of the termination of your employment by the University.
ii) If you wish to work beyond the seventh month of pregnancy, a doctor's certificate may be required.
iii) When you are ready and desire to return to work and, provided you have been absent for no more than six months, your department will make available to you a position at the same level and as similar as possible to the post you occupied before you leave. When possible, one month's notice should be given of your intention to return.
iv) If you wish to return to work within six weeks of the birth of the child, a doctor's certificate will be required.
v) If no longer than six months, your absence will not affect your seniority or service record in respect to vacations, pension, etc.

O.I.S.E.

Support Staff: Employees are entitled to a maximum of 17 weeks maternity leave without pay and shall return to same position or comparable position if credited with one year or more service. Any extension or such leave must be authorized. Any request for reduction of such leave must be supported by physician's recommendation. Full vacation and sick leave credits accrue and are credited retroactively upon return to work. Membership in Pension Plan is suspended. Other benefits continue during maternity leave with full cost paid by employer.

Faculty: No formal policy at present time.

Please describe your maternity leave policy for staff and faculty

OTTAWA

Support Staff
Any female member who has a regular position requiring twenty-one (21) hours of work per week and who has completed twelve months of continuous service is eligible for a maternity leave and for the following benefits:
a) A seventeen (17) weeks maternity leave.
b) The University will continue to pay one hundred per cent (100%) of the regular basic earnings for an initial period of fourteen (14) calendar days.
c) During the following fifteen (15) weeks of maternity leave, the employees will receive their normal unemployment insurance benefits and the University will supplement their income to a level equivalent to ninety-five per cent (95%) of their normal salary.
d) The employee shall continue to accumulate full vacation leave during her maternity leave.

Faculty members - same as support staff.

The University must keep the position of an employee (Support and Faculty) on maternity leave available only until the end of the seventeen week (17) period of maternity leave or the six-week (6) period of post-natal leave whichever is the later.

Adoption Leave: The University will continue to pay one hundred per cent (100%) of the regular basic salary for an initial period of 14 calendar days providing it is followed by a 1 month leave of absence from the same person.

Paternity Leave: Fathers are entitled to two days leave to be taken in the first month after the birth of a child.

QUEEN'S

The University's revised maternity and adoption leave policy which goes into effect on 1 July 1982 covers leaves commencing on or after that date and applies to the following female members of staff:
a) Academic or support staff who have been employed continuously for one year or more at Queen's and who hold a current appointment of a year's duration or longer.
b) Support staff or adjunct academic staff who have held five or more successive term appointments of less than one year's duration.
Any other person employed by the University and not covered in a) or b) above may be eligible for some form of maternity leave without pay in accordance with the Employment Standards Act.
The maternity leave which can be up to six months in duration should commence not later than that point in the pregnancy when the staff member can no longer perform the normal requirements of her job without risking any damage to the health of the mother or child. The leave normally should extend at least six weeks after the actual termination of the pregnancy. This six week period may be shortened at the request of the staff member supported by a written statement from her physician which confirms that she may return to work earlier. At least one month's notice would normally be given by the staff member indicating when she intends to return to work. At the conclusion of the leave the person would return to her previous position or to a position in the same type and salary grade within the same department.
A decision regarding granting of tenure to a faculty member on maternity leave may be postponed for one year at the faculty member's request.
During maternity leave the following salary and benefit provisions will apply on the understanding that the individual is committed to return to regular employment with the University following the end of the leave:
a) The University will pay 95% of the normal basic earnings for the first two weeks of maternity leave. (See Note)
b) During the following fifteen weeks of the maternity leave the employee will receive from the University a salary payment equal to the difference between 95% of the employee's normal basic earnings and the amount of unemployment insurance maternity benefit the employee is receiving or that which she would be expected to receive is she qualified for benefits. (See Note)
c) Any period of leave beyond the seventeen weeks shall be without pay.
d) During the full maternity leave both the staff member and the University shall continue to pay their respective shares of the costs of her coverage under the various staff benefit plans.
e) Vacation credits will continue to accrue while a person is on maternity leave provided she returns to work for at least one month.
f) A female staff member who adopts a child is subject to the same rights and obligations as those granted for maternity leave. The leave commences when the child is received.

Please describe your maternity leave policy for staff and faculty

QUEEN'S (cont'd)

g) Unusual pregnancy or birth situations may occur where the normal application of this policy may be inappropriate. Such special cases should be reviewed with Personnel Services.

Note: All payment made under this policy (except those for adoption leave under f above) must be in accordance with the agreement that had to be filed by the University with Canada Employment and Immigration pursuant to paragraph 57(3)d of the Unemployment Insurance regulations. As part of these requirements all such payments by the University can only commence when the staff member provides proof that she is receiving UI benefits or that she is disqualified from UI benefits because of any insufficient number of insurable weeks, or that UI benefits have been exhausted or that she is in the Unemployment Insurance Commissions waiting period. Staff should understand that such proof will not be made available by UIC until after the leave has commenced and hence University payments will be retroactive.

RYERSON

Follow Government Policy -- all benefits other than pension covered during leave.

TORONTO

Providing that the faculty or administrative staff member makes a commitment to return to her duties at the University following her confinement and she has or will have one year of continuous service as of the expected date of delivery the University will provide her with maternity leave at full pay for a 15 week period. If the faculty or administrative staff member wishes to take the full 17 weeks maternity leave the additional 2 weeks is taken without pay. The University's regular portion of benefit premiums are continue and seniority is accrued during the leave period.

In the event that the faculty or administrative staff member is unable or unwilling to make the commitment to return to her duties at the University following her confinement or she will not meet the one year of continuous service as of the expected date of delivery she can request maternity leave without pay for up to a maximum of 17 weeks.

The University will continue its regular portion of benefit premiums for the duration of the maternity leave and the employee is required to pay her portion by personal cheque.

TRENT

Staff:
Maternity Leave, in the form of unpaid leave of absence for a period of 17 weeks, is available to all full-time female members of the University's staff who have completed at least ten months' continuous service prior to commencement of the leave. During this leave, the total costs of continuing membership in the University's benefit plans, except the pension plan, will be borne by the University. By statute, not less than six weeks of this leave must be post-natal leave. Maternity leave does not count as sick leave.

If a staff member is required to be absent for a period longer than 17 weeks as certified by a legally qualified medical practitioner, or if her work is materially affected by her pregnancy and the University requires an extension of leave, the further period is covered under the University's sick leave policies.

The University will normally attempt to reinstate a staff member, following a period of maternity leave, in a position comparable to that she occupied before the leave. (If she has completed at least one full year of continuous service prior to the commencement of her leave, by statute the University must so reinstate her, and pay her the same rate of pay after the leave as before it.) If her leave is extended beyond the 17 weeks' maternity leave, the University cannot undertake to guarantee reinstatement in a comparable position.

A doctor's certificate that a staff member is pregnant may be required.

Please describe your maternity leave policy for staff and faculty

TRENT (cont'd)

Faculty:
In the light of the on-going professional responsibilities of members, the Board agrees to continue the past practice of allowing female members to choose up to 17 weeks of pregnancy and maternity leave preceding and/or following the expected date of birth without loss of salary and benefits.

Paternity and Adoption Leave:
Upon giving proper notice, a member shall be entitled to leave with full salary and benefits of up to five days on the occasion of becoming a father or adopting a child.

WATERLOO

- 17 weeks Maternity Leave - No Pay
- Employee may work until she can no longer perform her duties comfortably.
- Employee may not return to work until the 7th Monday after the birth of her baby.
- Employee continues to accrue vacation credits while on maternity leave, provided she returns to work for at least 1 month.

WESTERN

Staff: 17 weeks non-paid leave of absence
Faculty: 17 weeks leave of absence, 10 weeks at full salary

WILFRID LAURIER

Staff: Maternity Leave is granted in accordance with the provisions of the Employment Standards Act of Ontario.
Faculty: Maximum leave of 6 months with full salary and benefits.

WINDSOR

Staff: 17 weeks unpaid. Up to 6 months unpaid with medical certificate
Faculty: 17 weeks with 13 weeks being paid.

YORK

Faculty:
Maternity, Paternity, and Adoption Leave: A female employee shall be granted maternity leave with full salary and benefits for a period of up to fifteen weeks and two additional weeks without pay, to be taken at the discretion of the employee during the period(s) preceding and/or following the birth of her child. An employee shall, if she so chooses, have the right to continue with her regular duties during pregnancy. Should the health of the mother or child require additional time off from University duties, the employee may apply to her Dean/Director of Libraries for a leave of absence without pay for an additional period of up to twelve (12) weeks. Application for maternity leave shall be made as early as possible in advance of the expected delivery date. The employee shall give due regard to the need of the University for early notice of a prolonged period of leave.

The teaching/professional and service responsibilities of an employee on maternity leave of less than one month shall normally be assumed by her colleagues without additional expense to the Employer. If an employee takes maternity leave of longer than one month, the Employer will normally arrange for a substitute or shall provide appropriate remuneration or other compensation to colleagues who assume her duties.

Leave with full salary and benefits of up to five (5) days shall be granted to a male employee on the occasion of the birth of his child. The teaching/professional and service responsibilities of employees on paternity leave shall normally be assumed by their colleagues without additional expenses to the Employer.

Leave of absence of up to five (5) days shall be granted to employees upon the adoption of a child. Employees in this case shall provide the Dean/Director

Please describe your maternity leave policy for staff and faculty

YORK (cont'd)

of Libraries or Chairperson (where applicable) with as much notice as possible of impending adoption for which leave is to be taken. The teaching/professional and service responsibilities of employees on adoption leave shall normally be assumed by their colleagues without additional expenses to the Employer.

Support Staff

Pregnancy, Paternity, and Adoption Leave

An employee who is pregnant and who has been employed by the University for a period of at least 12 months immediately preceding the estimated day of her delivery, shall be entitled upon her application to a leave of absence without pay of at least seventeen weeks, or such shorter leave as she may request, commencing during the eleven weeks immediately preceding the estimated day of her delivery.

The University's regular portion of the employee's benefit premiums shall continue to be paid during pregnancy leave, and the employee shall continue to accrue seniority for the duration of such leave.

No employee shall be required to return to work following pregnancy leave earlier than six weeks following her actual date of delivery; nor shall she be permitted to do so unless she has given one week's notice of her intention to return and has furnished her Supervisor with the certificate of a legally qualified medical practitioner stating that she is able to resume her work.

An employee shall give her Supervisor two weeks' notice in writing of the day upon which she intends to commence her pregnancy leave, and shall furnish her Supervisor with the certificate of a legally qualified medical practitioner stating that she is pregnant and giving the estimated day upon which delivery will occur.

An employee who intends to resume her employment on the expiration of her pregnancy leave shall inform her supervisor of her approximate date of return when she applies for leave. If the leave requested is not longer than the leave allowed by law, upon her return to work she shall be reinstated in her former position. If the employee requests a further leave of absence, without pay, Article 14 - Leave of Absence Without Pay will apply.

The University may require a pregnant employee to commence leave at any time when the duties of her position cannot reasonably be performed by the pregnant woman, or the performance of her work is materially affected by the pregnancy. Any grievance arising from such decision shall be initiated at Step 3.

A leave of absence with pay shall be granted for up to three days for paternity leave.

An employee shall be granted up to three days' leave of absence with pay at the time of adoption of a child.

Professional and Managerial Staff
Effective September 1st, 1979

A female employee, who has been employed by the University for a period of at least twelve months immediately preceding the estimated date of delivery of her child, shall be granted maternity leave with full salary and benefits for a period of up to fifteen weeks plus two additional weeks without pay to be taken at an appropriate time during the period immediately preceding and/or following the birth of her child. The University may require the employee to commence maternity leave at a specific time should it be evident that she cannot reasonably perform the duties of her position.

32

33

ONTARIO HEALTH INSURANCE PLAN

University	Type of Cost Sharing Commitment	Employee Premium		Employer Premium	
BROCK	Maintenance & Housekeeping percentage basis	NIL		100%	
	All other employees fixed dollar	NIL		Single	27.00
				Family	54.00
CARLETON	33.4% of Premium	Academic Union			
		Single	17.98	Single	9.02
		Family	35.96	Family	18.04
	90% of Premium	I.U.O.E.			
		Single	2.70	Single	24.30
		Family	5.40	Family	48.60
	75% of Premium	Union and Union Exempt Support Staff			
		Single	6.75	Single	20.25
		Family	13.50	Family	40.50
	100%	All Others			
		Single	NIL	Single	27.00
		Family	NIL	Family	54.00
GUELPH	66 2/3% of Premium	Single	9.26	Single	17.74
		Family	18.95	Family	35.05
LAKEHEAD	100% of premium.	Single	NIL	Single	27.00
		Family	NIL	Family	54.00
LAURENTIAN		Single	NIL	Single	27.00
		Family	NIL	Family	54.00
MCMASTER	73.5% of Premium	Single	7.15	Single	19.85
		Family	14.30	Family	39.70
O.I.S.E.	50% of Premium	Faculty			
		Single	13.50	Single	13.50
		Family	27.00	Family	27.00
	100% of Premium	Academic Support and Professional			
		Single	NIL		
		Family	NIL	Single	27.00
				Family	54.00
OTTAWA	25% of Premium	Single	20.25	Single	6.75
		Family	40.50	Family	13.50

ONTARIO HEALTH INSURANCE PLAN (Cont'd)

University	Type of Cost Sharing Commitment	Employee Premium		Employer Premium	
QUEEN'S	66 2/3% of Premium	Single Family	9.00 18.00	Single Family	18.00 36.00
RYERSON	100% of Premium	NIL		100%	
TORONTO	58% of premium	Single Family	11.34 22.68	Single Family	15.66 31.32
TRENT	25% of premium	Faculty Single Family	 20.25 40.50	 Single Family	 6.75 13.50
	50% of premium	Staff Single Family	 13.50 27.00	 Single Family	 13.50 27.00
WATERLOO	77% paid by University	Single Family	6.21 12.42	Single Family	20.79 41.58
WESTERN	Faculty - 20% of Premium	Single 43.20	21.60 Family	 Family	Single 5.40 10.80
	Staff - 50% of Premium	Single Family	13.50 27.00	Single Family	13.50 27.00
	C.U.P.E. - 90% of Premium	Single Family	2.70 5.40	Single Family	24.30 48.60
	P.T. Temp - 50% of Premium	Single 27.00	13.50 Family	 Single Family	 13.50 27.00
WLU	100% of Premium	NIL		100%	
WINDSOR	100% of Premium	NIL		100%	

ONTARIO HEALTH INSURANCE PLAN (Cont'd)

University	Type of Cost Sharing Commitment	Employee Premium		Employer Premium	
YORK	90% of Premium	Support Staff			
		Single	2.70	Single	24.30
		Family	5.40	Family	48.60
	50% of Premium	Prof. & Managerial			
		Single	13.50	Single	13.50
		Family	27.00	Family	27.00
	20% of Premium	Faculty			
		Single	21.60	Single	5.40
		Family	43.20	Family	10.80
	75% of Premium	I.U.O.E.			
		Single	6.75	Single	20.25
		Family	13.50	Family	40.50
	75% of Premium	C.U.P.E.			
		Single	6.75	Single	20.25
		Family	13.50	Family	40.50
	75% of Premium	C.G.A.			
		Single	6.75	Single	20.25
		Family	13.50	Family	40.50
	Not Based on %	Post Doc.			
		Single	21.50	Single	5.50
		Family	48.50	Family	5.50

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
BROCK								
Up to $5 for private hospital room, charges of registered nurse, pres. drugs & medicines, diagnostic x-ray & lab exams, x-ray radium, radioactive isotopes therapy, rental of iron lung, hospital bed, etc., purchase of artificial eyes, local ambulance service, anaesthesia and oxygen. Eyeglass rider to $80	All full-time faculty and staff	Upon appointment	$10. S $20. F	100%	NIL	$ 6.22 S $15.58 F	Confederation Life	YES
Semi-private hospital.	All full-time faculty and staff	Upon appointment	n/a	n/a		$ 1.62 S $ 4.78 F	Confederation Life	YES
CARLETON								
Ambulance services medical aids & appliances, pres. drugs & medications, private duty nursing services of the following: osteopath naturopath, podiatrist, clinical psychologist, psysiotherapist, chiropractor, etc. to the extent that such services are not covered under OHIP.	All employees	Upon Appointment	$25. S $50. F	80%	- I.U.O.E. $ .20 S $ .68 F - Union and Union Exempt Support Staff $ .49 S $1.71 F semi-private hospital expenses not subject to deductions and co-insurance. All Others	$ 1.76 S $ 6.17 F $ 1.47 S $ 5.14 F $ 1.96 S $ 6.85 F	Great West Life	YES Cross experience rated with dental plan
GUELPH								
Pres. drugs, x-ray radium & radioactive isotopes, special nursing, physiotherapists, dental procedures, ambulance, rental of wheel-chairs, hospital beds, iron lungs, splints, trusses, braces, crutches, casts, artificial limbs, eyes. Semi-private hospital accommodation.	All regular faculty and staff and full-time over 6 mos.	Upon appointment	No deductible $1.00 payment per prescription	100% paid	NIL	$ 7.88 S $19.37 F	Mutual Life	YES

40

41

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
LAKEHEAD								
Difference between ward and semi-private hospital, pres. drugs, services of private nurse, physiotherapist, psychologist, ambulance service, durable equipment.	All full-time permanent staff	1st day of the month following date of employment	$15 Single $35 Family	100% after deductible on prescription drug 80% after deductible on all other services	NIL S NIL F	$2.40 S $2.25 F	Confed. Life	YES
LAURENTIAN								
Pres. drugs, oxygen, fees of a private nurse, charges for ambulance, accidental injury to natural teeth, wheelchairs, physiotherapist, psychologist, speech therapist, podiatrist, chiropractor, vision care, hearing aid	All full-time employees	1st day of the month coincident with or following date of employment	35¢ per prescription	n/a	$ 4.50 S $13.43 F	$ 4.50 S $13.43 F	Confed. Life	YES
Semi-Private Coverage	All full-time employees	Upon appointment	n/a	n/a	$1.25 S $2.50 F	NIL	Blue Cross	NO
MCMASTER								
Pres. Drugs, private duty nursing, balance of ambulance, durable equipment rented for temp. therapeutic use. Semi-private room charge plus $10.00 per day if private room expense. No deductible on semi-private charge. Accidental damage to natural teeth. Out of Province coverage for difference between charge & OHIP reimbursement for emergency hospitalization and doctor's expenses. Clinical psychologists $15.00 per 1/2 hour session to a maximum of	Persons who receive OHIP coverage through Univ. group are required to have Major Medical Policy	1st day of employment	$25/person $50/max/family	100%	NIL S NIL F	$ 3.65 S $10.40 F	Sun Life	YES

42

43

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
MCMASTER (cont'd) $225.00 per year. Speech therapists to a maximum of $200.00 per year. Chiropractors or physio therapists $15.00 per visit to a maximum of $225.00 per year. Podiatrists, osteopaths $10.00 per visit to a maximum of $225.00 per year. Prosthetic devices. Care in a licenses convalescent home $50.00 per day - 120 days per year.								
O.I.S.E.								
Up to $20 per day for private/semi private room. 100% of Ambulance service, Registered Nurse Physiotherapist, Artificial limbs and eyes, casts, crutches and surgical supplies needed to illness or injury, oxygen and equipment, rental of iron lung, wheelchair of hospital bed, blood and blood plasma. 90% pres. drugs. Some outside of Canada coverage.	All full & part time permanent staff with 25% or more appointment	Upon appointment	10% of prescription drugs	n/a	NIL	$ 4.65 S $12.73 F	Crown Life	YES
Vision Care - Academic Support Prescribed eye glasses or contact lenses every 24 months.	Full & part time	Upon appointment	n/a	$120 maximum coverage with max. for frames approx. 50% of total	NIL	$ 3.29 S $ 7.59 F	Crown Life	YES
Professional & General Support	Full & part time	Upon appointment	n/a	$100 maximum coverage with max for frames approx. 50% of total.	NIL	$ 5.15 S $11.88 F	Crown Life	YES

44

45

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
OTTAWA								
Pres. drugs, private nurse, ambulance, physiotherapists, wheelchairs, splints, braces, artificial limbs, some dental surgery.	Compulsory for full-time staff	Upon date of appointment	NIL	100%	NIL	$ 3.29 S $ 9.94 F	Great West Life	YES
Semi-private room	Full-time staff Optional	"	NIL	NIL	$ 1.00 S $ 1.90 F	NIL	Great West Life	YES
Private Room	Full-time staff optional	"	NIL	NIL	$ 1.38 S $ 3.02 F	NIL	Great West Life	YES
QUEEN'S								
100% pres. drugs physiotherapy, injury to natural teeth from accident, ambulance services, braces, crutches, rental wheel-chair, bed-iron lung, hering aids, hospital services not covered by OHIP, emergency physician's services outside Ont. in excess of OHIP fee schedule.	All regular full-time & part-time staff on optional basis	1st day	$25	80% of services of reg. nurse or other licensed persons, 50% after 7 days, 50% chiro-practor, osteopath, chiropodist, pidiatrist, or naturopath - when not covered by OHIP	$ .60 S $ 2.70 F	$ 1.40 S $ 6.30 F	Canada Life	YES
Semi-private	All regular full-time & part-time staff on optional basis	1st day	No deductible	No Co-insurance	$ 1.50 S $ 4.00 F	NIL NIL	Canada Life	YES

46

47

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
RYERSON								
Pres. drugs, private duty nurses. Difference between semi-private and private room accommodation, Emergency physician's services outside of Ont. in excess of OMA fee schedule. Eye Care Package.	Compulsory for all full-time staff who commenced employment after July 1/74	Date of appointment	$25/person/year $25/family/year	100% paid after deductible	NIL	$ 4.95 S $14.50 F	Mutual Life of Canada	YES
Semi-Private Hospital - difference in ward cost and semi-private room accommodation	Any staff member enrolled in OHIP group	same date as OHIP coverage	n/a	n/a	NIL	$ 1.69 S $ 3.38 F	Blue Cross	NO
TORONTO								
Extended Health Care - drugs, serum injectibles & insulin, private nursing services of a physiotherapist, difference in cost semi-private and private hospital room in general hospital, certain dental care as a result of accident, up to $10 a day in private hospital, special remedial appliances, artificial limbs, radium and radioisotope treatment, ambulance services, dependent coverage to include unmarried children between the ages of 21 through 25 who are in full-time attendance in an institution of learning. Rider for medical expenses while travelling or vacationing outside Canada.	Anyone paid through University payroll (except casual payments)	1st day of month following date of appointment	$25/person/year $25/family/year	100% paid after deductible	$ .57/mo S $ 2.29/mo F	$ 1.73/mo S $ 6.86 mo F	Blue Cross	YES (self experienced
Semi-private Hospital - difference in cost ward and semi-private room accommodations. Modification in dependents coverage to include children 21 through 25 years of age if in full-time attendance in an institute of learning, out of country coverage.	Any one paid through university payroll (except casual payments)	Same date as OHIP coverage or 1st of 3rd month following application	n/a	n/a	$ .26/mo S $ .52/mo F	$ .78 mo S $ 1.56 mo F	Blue Cross	YES (self experienced)

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
TRENT								
Blue Cross Extended Health Care	Full-time faculty and staff, and sessional & part-time staff who work at least 15 hrs. per wk and have an appt. of at least 12 mo.	1st day of month following date of appointment and/or applic.	$25/person $50/family	100% paid after deductible	NIL	$ 3.44 S $10.26 F	Blue Cross	YES
Blue Cross Supplementary semi-private coverage	Regulations regarding OHIP insurance apply		n/a	n/a	NIL	$ .85 S $ 1.70 F	Blue Cross	YES
WATERLOO								
Difference between ward and semi-private hospital, most pres. drugs, blood transfusions, some nursing services, some ambulance services, wheelchairs, braces.	All full-time faculty and staff	On appointment	$25/single $50/family	100% paid by insurance company	NIL	$ 3.23 S $10.42 F	Dominion Life	YES
WESTERN								
Semi-private and private diff. hospital service, supplies not covered by OHIP, private nurse, pres. drugs, wheelchair, iron lung, ambulance, etc.	All full-time permanent staff & CUPE	1st day of appointment on a full time continuing basis	$25/single $50/family	100%	NIL	$ 4.79 S $12.18 F	London Life	YES
	Faculty	"	$25/single $50/family	80%	NIL	$ 4.60 S $11.69 F	London Life	YES

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
WLU								
Private nursing care by registered nurse in/out hospital when not provided by OHIP -- a direct order by doctor, difference between ward and semi-private and private room in hosp., difference between semi-private and private room in hosp., out-patient physiotherapy (by registered physiotherapist) when not paid by OHIP therapeutic equipment, artificial limb or eye, or a truss, brace, crutch or cast, pres. drugs, blood, bandages or surgical dressings, up to $10/day in Licensed Private hosp. for max. of 120 days, dental care by dentist or oral surgeon out of hospital resulting from accidental injury occurring after effective date of coverage, psychologist treatment, masseur, physiotherapist and speech therapist, ambulance services, oxygen and its administration.	All full-time staff and faculty	1st of next month following date of appointment	$25/single $50/family	n/a	n/a	$ 2.70 S $ 8.75 F	Allstate	YES
WINDSOR								
Faculty: Green Shield E.H.B.	Full-time faculty	30 day E.P.	10/20	100%	n/a	$ 4.85 S $13.78 F	Green Shield	YES
Green Shield Semi-private	Full-time faculty	30 day E.P.	n/a	n/a	n/a	$ 1.25 S $ 2.50 F	Green Shield	n/a
Admin. Non-Union: Green Shield Pres. Plan	Full-time Admin. Full-time union	30 days End of probation	.35/pres.	n/a	n/a	$10.90 S $27.24 F	Green Shield	NO
CUPE 1001: Janitors, Housekeeping, Dietary					n/a	$11.99 S $29.98 F	"	"

SUPPLEMENTARY HEALTH INSURANCE

Services Insured	Who is Eligible	When Eligible	Deductible Amount	Co-insurance Provisions	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy experience rated?
WINDSOR (cont'd)								
CUPE 1393: Technicians					n/a	$11.49 S $28.71 F	"	"
Admin Union S.E.I.U. 210					n/a	$ 9.75 S $24.38 F	"	"
CUPE 100:					n/a	$10.86 S $27.15 F	"	"
UPEWA 1958:					n/a	$12.01 S $30.00 F	"	"
YORK								
Drugs, private duty nursing, prosthetic appliances, dental care resulting from an accident, ambulance, optometrist, services of a psychologist, medical supplies and appliances.	All full-time faculty and staff	Date of appointment	$25/person $50/family	80/20	n/a	$ 3.98 S $11.31 F	LonLife Financial Services	NO Admin. services only plan self insured
Semi-private coverage in hospital	All full-time faculty and staff	Date of appointment	NIL	NIL	Included in above premium			

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
BROCK									
60%, max. $3,500 per month 66% for TSA members	maximum of 5%	Compulsory	All faculty and non-unionized staff	Upon appointment	105 days	.55% of salary .605% for TSA members	0%	Confederation Life	Fully pooled
CARLETON									
Non-Union Staff - Salaries less than 21,600 Same as all others except when salary reaches $21,600 higher benefit level applies.									
Non-Union Staff - Salaries $21,600 and over and Academic Union 75% max., $2,500 per month (C.P.P. integrated)	3%	Support staff voluntary, others compulsory	All full-time staff members	Date of appointment	180 calendar days	70¢/100 of gross monthly salary	Sen. Adm 100% Support 75% Academic Union first $8.82 of monthly premium	Great West Life	Partially experienced rated
All Others 65%, maximum $1170 per month (C.P.P. stacked)	n/a	Voluntary	All full-time staff	Upon appointment	180 days	.47¢/100 of gross salary per month	10UE 90% Support 75% Others 100%	Canada Life	Partially experience rated
GUELPH									
Faculty & Professional equivalent to 66 2/3% of salary (max. $3,500 p.m.) Staff 66 2/3% of salary (max. $3,500 p.m.)	n/a	Compulsory	All regular faculty & staff and full-time in excess of 12 months hired on temporary basis	Faculty & staff on appointment	95 calendar days	98% monthly salary	66.66	Constellation Life	YES
LAKEHEAD									
60% to maximum of 3,000 per month	n/a	Compulsory	Faculty & Senior Admin.	Upon appointment	17 weeks	86¢/100 Benefit (.52% of payroll)	0%	Confederation Life	Fully Pooled

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
LAKEHEAD (cont'd)		Compulsory	All Others	Upon appointment	17 weeks	86¢/100 Benefit (.52% of payroll)	75%	Confederation Life	Fully Pooled
LAURENTIAN									
80% of max. of $2,500/mo.	max. of 3%	Compulsory	All full-time staff	1st day of month coincident with or following date of employment	6 months	.78¢/100	100%	Confederation Life	Fully Pooled
MCMASTER									
60% of 1st $15,000 50% of next 15,000 40% of remainder to max. of $48,750 per annum.	n/a	Compulsory	All perm. faculty & staff	Persons below level 12, 1 month after start; level 12 and up to and all faculty from 1st day	None	4% of salary	Nil	Sun Life	YES
OISE									
60%, $3000 maximum	n/a	Compulsory	All full & part time staff & faculty, professional and general support groups compulsory for fulltime but optional for parttime academic support group.	Upon appointment	90 days	28.5¢/1000 of annual salary	0%	Confederation Life	YES

53

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who Is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
OTTAWA									
66 2/3% max. $3,500/month	4%/yr	Compulsory	All full-time staff members	All fulltime faculty on 1st day, others after 3 months	119 calendar days from date of total disability	$1.66/100	100%	Eaton Bay Financial Services	YES
QUEEN'S									
65% first $10,000 60% next $10,000 50% remainder, max. benefit $3,000 per month.	5%	Voluntary	Full-time & part-time employees	At hiring	180 days	.55%	Nil	Constellation Life	NO
RYERSON									
Administrative and Academic Support: 75% of salary to a max. of $2500 per month less any other disability pension paid.	Starts with 13th full month pmt. & annual after based on Stats. Can. Toronto CPI to max 8% annual adjust. compounded	Compulsory	All full-time	1st day of employment	22 days	.834% of monthly salary CUPE 2.988%	100%	Confederation Life	YES
Faculty - 80% of salary to a max. of $5000 p.m. less any other disability pension paid.	"	Compulsory	All full-time faculty	1st day of appointment	66 days	.546% of monthly salary	100%	Confederation Life	YES

60

61

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
TORONTO									
70% of annual earnings with maximum insurable earnings of $50,000 (max. benefit is $35,000 per annum)	after 12 months payments annual increase of 7% or the across the board economic increase whichever is the lessor	Voluntary	All fulltime and parttime staff holding an appointment of 25% or more of fulltime.	On appointment or date application card signed whichever is the latter date	90 days consecutive	.87% of monthly insurable earnings	80%	Confederation Life	YES
TRENT									
See Sick Leave Entitlement Policy. After 6 months: 75% of 1st $5,000 + 65% of 2nd $5,000 + 50% of next $10,000 + 40% of balance up to a max. of $4000/mo. less any other disability or retirement benefits.	Benefits increased annually according to Consumer Price Index, with a max. annual increase of 2%	Compulsory Voluntary	All Full-time All part-time and sessional having a normal work week of at least 15 hours & an appointment of at least 12 months	Full-time hourly paid after 3 months of service. Others from date of appointment	1st 6 mo. of illness and/or disability considered under Univ. sick leave entitlement plan.	.638% of monthly salary	Nil	Confederation Life	YES
WATERLOO									
60% of base salary to max. benefit of 3500/mo tax free	Up to 5% per annum	Compulsory	All full-time faculty & Sr. staff All other full-time staff (inc. union)	After 1st day of employment After 3 mo. of employment	180 days 90 days	.0052% x salary premium to increase shortly	Nil	Confederation Life	YES, for one year then pooled

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
WESTERN									
75% of salary up to max. $4000/mo	3% per year	Compulsory	All full-time permanent members of staff, faculty & CUPE	1st day of appointment on full-time continuing basis	15 weeks	$1.52 per $100 benefit	100%	Mutual of Omaha	YES
75% of salary up to max. 4000/mo	6% per year	Compulsory	Professional /Managerial	"	"	$1.70 per $100 benefit	"	"	"
WLU									
60% of first 15,000 50% of excess ($3,000 maximum)	2% per annum	Voluntary	All full-time faculty and staff	1st of next month from date of employment	120 days	$ .94 per $100	Nil	Great West Life	NO
WINDSOR									
Faculty - 66 2/3% Admin - 66 2/3% Union - 50%	Based on wages as raised each year for admin. & union	Compulsory	Full-time faculty admin union	-30 days -30 days -end of probation	105 days	Exec 1.16/$100 Faculty $.70/$100 M.I.P. Admin $.827$100 M.I.P. Union $1.25/$100 M.I.P.	100% 0% 100%	Constellation	YES

LONG TERM DISABILITY - SALARY CONTINUATION

Benefit as % of Salary	What is Escalation Clauses	Voluntary or Compulsory Participation	Who is Eligible	When Benefit	Waiting Period for Premium	Total Premium	% of Prem. Paid by Employer	Carrier	Is Policy Experience Rated?
YORK									
60% of 1st $6,000 + 50% of excess	n/a	Compulsory	All full-time faculty & staff	Date of appointment	90 days or cessation of sick leave whichever occurs later	Support Staff .61/$100 of mo. salary	100%	London Life	YES - First 5 years
						Prof. & Mang Staff (in Dental) .61/$100 of mo. salary	NIL		
						(Not in Dental) .61/$100	50%		
						Faculty .61/$100	NIL		
						I.U.O.E. .61/$100	50%		
						CUPE .987/$100 of mo. salary	75%		
						C.G.A. .61/$100 of mo. salary	50%		

SICK LEAVE PROGRAM

Coverage Days Weeks Months	Who is Eligible	When Eligible	Full Salary or Percent	Self-insured
BROCK				
105 days (elimination period on LTD) per disability of illness	Faculty and non unionized staff (full-time)	Upon appointment	Full Salary	YES
1½ days/month cumulative sick leave program	Unionized staff (Maintenance and housekeeping fulltime)	Upon appointment	Full salary until sick leave credits are exhausted	YES
CARLETON				
Administrative Support, Technical Support and Trades Groups				
1½ days for each month of service	All full-time and regular part-time staff	Date of appointment	Full Salary for accumulated days - thereafter nil salary	YES
Professional/Managerial & Faculty				
6 months	All full-time and regular part-time staff	Date of appointment	Full salary	YES
GUELPH				
Unlimited to date of eligibility for disability insurance	C.U.P.E., Stationery Engineers, Food Services, Guards - exempt	After 3 months employment	Full	YES
Cumulative Sick Days Accumulated as follows:	Staff			YES
Less than 3 mos. employment		3 days	Full pay	
More than 12 mos. employment		10 days	" "	
More than 24 mos. employment		24 days	" "	
More than 36 mos. employment		36 days	" "	
More than 48 mos. employment		60 days	" "	
3 months sick pay	Faculty & Professional staff	Immediate	Full pay	YES
LAKEHEAD				
Support Staff (Non-Union) Cumulative Sick Leave plan whereby an employee accumulates 1½ days per month of service, to a maximum of 240 days	All Full-time non-union support staff	After 3 months of service	Full salary	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Months	Who is Eligible	When Eligible	Full Salary or Percent	Self-insured
Support Staff (Union) Cumulative Sick Leave plan whereby employee accumulates 1½ days per month of service to a maximum of 120 days.	unionized office staff	after 4 months of service	Full Salary	YES
Faculty/Senior Administration For extended period of sickness, 1 month for each year of service to a maximum of 4 months after which the LTD plan applies.	Faculty and Senior Administrative personnel	Upon appointment	Full Salary	YES
LAURENTIAN				
6 months	all full-time employees	On appointment	Full salary	YES
MCMASTER				
15 weeks	Salaried Support Staff	After one month of service	Full Salary	YES
4 months	Up to Level 12	After 5 years	Full Salary	YES
26 weeks	Professional Management Level 12 and higher and all faculty	Date of employment	Full Salary	YES
	(Salaried Support staff up to Level 12)	After 10 years		
OISE				
20 days per year (cumulative) (Prorated for part-time)	All full & parttime reg. staff except faculty	Upon appointment	Full salary	YES
Interim L.T.D. if necessary re L.T.D. waiting period of 90 days	All full & parttime reg. staff except faculty	Upon appointment	60% of salary $3,000 maximum	YES
OTTAWA				
119 days	All regular employees	no waiting period	100%	YES
QUEEN'S				

All regular employees are eligible w
ithout any waiting period for 100% Sick Leave with pay for any bona fide absence - maximum of six months for
tie with L.T.D.

SICK LEAVE PROGRAM

Coverage Days Weeks Months	Who is Eligible	When Eligible	Full Salary or Percent	Self-insured
RYERSON				
22 working days	All regular and probationary, Administrative & Academic Support staff; CUPE	Date of employment	Full Salary	YES
66 working days	All full-time faculty	Date of employment	Full salary	YES
TORONTO				
15 weeks	All full-time and part-time appointed staff members	After 3 months completed service	100%	YES

TRENT

1. Full-time and some part-time sessional salaried staff and faculty if enrolled in LTD are paid full salary up to 6 months. Doctor's certificate required if illness beyond 2 weeks, and may be required after 4 days.

2. Full-time and regular part-time hourly staff are paid full pay at rate of one normal working day per month of service (upon completion of 3 months' probation) up to 60 days, when these days were not used on previous illnesses. Illness beyond 3 days requires doctor's certificate. After all sick leave credits used up, full-time staff enrolled in LTD will receive 75% of normal wages until returns to work or up to 6 months. Part-time staff, not enrolled in LTD. would apply to UIC for sick benefits.

WATERLOO

Staff except Management and Faculty 30 days + 1 day for every month worked to a maximum of 180 days.	All Full-time staff	After 1st full day at work	Full Salary	YES
Faculty and Management 180 days	All Full-time Faculty	After 1st day of employment	Full Salary	YES
Union During probation period - 3 days until 75 days worked then 30 days as per staff	All full-time employees		Full Salary	YES
WESTERN				
15 weeks	Full-time continuing staff and faculty & CUPE	1st day of employment	Full Salary	YES

SICK LEAVE PROGRAM

Coverage Days Weeks Months	Who is Eligible	When Eligible	Full Salary or Percent	Self-insured
WLU				
90 days	Full-time faculty	Date of employment	Full salary	YES
90 days	Exec. professional staff	28 days from date of employment and accumulated rate of 1½ days per month to 90	Full salary if accumulated 2/3 if not accumulated to 90 days	YES
105 days	Maintenance staff	Accumulated rate of 1½ days per month after probation retro. to start date	Full credit and 2/3 salary to 105 days	YES
WINDSOR				
Short-term - first 105 days	All full-time faculty and staff	30 days after hiring or end of probation period	100%	YES
Long-term - to age 65	All Full-time faculty & staff	After 105 consecutive days	50% staff (union) 66 2/3 faculty 66 2/3 Admin & Exec.	NO Constel- lation Life
YORK				
Accumulated at 1½ days per month of service	Support Staff, CUPE, Engineers and Security	Accrued from appointment date for each full month of employment	Full Salary	YES
15 weeks	Faculty	Date of appointment	Full Salary	YES
15 weeks	Professional & Managerial	Date of appointment	Full Salary	YES

SICK LEAVE PROGRAM (BENEFITS CONTINUANCE)

	Are Benefits Continued?	As If Full Salary	Cost Sharing Arrangements? EE	ER
BROCK	YES	YES	SAME	SAME
CARLETON	YES	YES	SAME	SAME
GUELPH	YES	YES	SAME	SAME
LAKEHEAD	YES	YES	SAME	SAME
LAURENTIAN	YES	YES	SAME	SAME
MCMASTER	YES	YES	SAME	SAME
O.I.S.E.	YES	YES	SAME	SAME
OTTAWA	YES	YES	SAME	SAME
QUEEN'S	YES	YES	SAME	SAME
RYERSON	YES	YES	SAME	SAME
TORONTO	YES	YES	SAME	SAME
TRENT	YES	YES	SAME	SAME
WATERLOO	YES	YES	SAME	SAME
WESTERN	YES	YES	SAME	SAME
W.L.U.	YES	YES	SAME	SAME
WINDSOR	YES	YES	SAME	SAME
YORK	YES	YES	Same while on paid sick leave - 0% when on unpaid sick leave.	Same while on paid sick leave - 100% when on unpaid sick leave.

76

77

LONG TERM DISABILITY (BENEFITS CONTINUANCE)

	Are Benefits Continued	As if Full Salary	Cost Sharing EE	Cost Sharing ER
BROCK	YES	YES	SAME	SAME
CARLETON	YES	YES	NIL	100%
GUELPH	YES	Pension Life Ins. Others	NIL NIL SAME	100% 100% SAME
LAKEHEAD	YES	YES	SAME - no pension contribution	SAME - no pension contribution
LAURENTIAN	YES EXCEPT PENSION, EMPLOYEE ACCRUES SERVICE	YES	SAME - no pension contributions	SAME - no pension contributions
MCMASTER	YES	YES	NIL	100%
OISE	YES	YES	SAME	SAME
OTTAWA	YES	YES	NIL	100%
QUEEN'S	YES	YES	NIL	100%
RYERSON	YES	YES	SAME	SAME
TORONTO	YES	YES	SAME - for medical plans. University pays full premiums on pension, group life ins. and LTD premiums are waived.	SAME - for medical plans Univ. pays full premiums on pension & group life and LTD premiums are waived.
TRENT	YES	YES	NIL	100%
WATERLOO	YES	YES	SAME - no pension contributions	SAME - no pension contributions
WESTERN	YES EXCEPT VOLUNTARY PLANS	YES	NIL	100%
W.L.U.	YES	YES	SAME	SAME
WINDSOR	YES	YES	SAME	SAME
YORK	YES	YES	NIL	100%

73

73

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who Is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
BROCK							
Non-Union Faculty and Staff 3 x earnings (rounded to next highest $1,000) to age 65, (max 100,000)	Compulsory	All full-time faculty & staff	Upon appointment	$.241/1,000	100%	Confed. Life	First $40,000 of each claim remainder pooled
Additional Benefit units of $10,000 to a max. of $100,000	Voluntary		Upon appointment	Dependent on age 5 year age bands ranges from 80¢/mo/10,000 to $10.80/mo/10,000		Confed. Life	Fully pooled
Unionized Staff 2 x earnings (rounded to next highest $1,000) to age 65 (max. 100,000)							
CARLETON							
Basic Benefit 2 x salary rounded to next highest $1,000	Compulsory	All Full-time employees and reduced faculty appointments	On appointment	Faculty $.135/1,000 All Others $.19/1,000	Faculty First $9.10 of monthly premium CAIU 50% IOUE 90% Support Staff 75% All Others 100%	Confed. Life	First $100,000 of each claim - remainder pooled
Additional Benefit Units to $10,000 to maximum of $100,000	Voluntary	All full-time employees and reduced faculty appointments	On appointment subject to satisfactory evidence of health	Dependent on age - 5 year age bands	NIL	Metropol. Life	Pooled
Basic insurance plus Optional Insurance cannot exceed $250,000							
GUELPH							
Option of either 2 or 3 x annual salary or survivor benefit	Compulsory	All regular faculty and staff and employees hired for more than 6 months	On appointment	$.22/$1,000	66.66%	Crown Life	YES

80

81

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who Is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
LAKEHEAD							
Faculty/Senior Adm. Up to age 65, 3 x basic annual earnings. Max. 200,000	Compulsory	All full-time faculty and sr. staff	On appointment	$.22/1,000	100%	Confed. Life	YES
Support Staff Up to age 65, 1½ x basic annual earnings. Max. $100,000	Compulsory	All full-time staff faculty	Upon completion of 3 mos. service	$.22/1,000	100%	Confed. Life	YES
LAURENTIAN							
4.5 x salary to next multiple of 1,000 - max. coverage 125,000 with the exception of CUPE and IUOE who have remained at max. of $75,000	Compulsory	All full-time employees	First day of month coincident with or next following date of appointment	$.30/1,000	35%	Confed. Life	First 50,000 of each claim - remainder pooled
MCMASTER							
Single: annual salary to next higher 1,000 x 1, x2, or x3. Married: annual salary to next highest 1,000 x 1, x2, x3 or survivor income benefit	Compulsory for all full-time and part-time employees	All permanent employees who are under age 65 at date of hiring	1st day of employment	$.22/1,000	100% on 1x 80% on 2x 73% on 3x	Sun Life	YES
OISE							
Faculty and Managment/Professional - $25,000 basic free option up to 5 x annual salary - maximum $200,000	Compulsory	All full & part time with over 25% appointment	Upon appointment	$.22/1,000	100% Basic free 75% option	Crown Life	YES
Academic Support and Professional $12,000 basic free option 1,2 or 3 x annual salary, maximum $125,000	Compulsory	All full & part time with over 25% employment	Upon appointment	$.22/1,000	100% Basic free 50% option	Crown Life	YES
General Support - 25,000 basic free option 1,2 or 3 x annual salary - maximum $125,000	Compulsory	All full & part time with over 25% employment	Upon appointment	$.22/1,000	100% basic free 50% option	Crown Life	YES

82

83

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who Is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
OTTAWA							
Basic Staff members with no spouse or dependents 150%. Staff members with spouse and/or dependents 300%.	Compulsory	All staff	On appointment	$.226/1,000	Employer pays 100% of first 45,000	Confed. Life	YES
Optional for staff up to $150,000	Optional	All staff	On appointment	as per age & sex categories	NIL	Confed. Life	YES
Optional - for each child $35,000	Optional	All staff	On appointment	$.26/month family	NIL	Confed. Life	YES
Voluntary Accident	Optional	All staff & dependents	On appointment	Single - $.50/10,000/ month family - $.75/1,000/ month	NIL	Ameri. Home	
Death, dismemberment loss of sight or hearing	Optional	All staff & dependents					
Optional - for spouse. 1x employee's salary	Optional	All staff	on appointment	as per age and sex categories	NIL	Confed. Life	YES
QUEEN'S							
Group Life Insurance available to all full-time & part-time employees a) option of 1x,2x or 3x annual salary max. 150,000 b) After retirement - 100% of salary at age 65 and reducing by 20% per year to 10% at age 70 with a $3,000 minimum	Voluntary	All full time and part time employees	At hiring.	$.30	57%	Canada Life	YES
RYERSON							
2 x annual salary rounded to the next thousand 100,000 max. amount	Compulsory	All full-time faculty and support staff	Date of appointment	$.193/1,000	100%	Mutual Life of Canada	YES

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
RYERSON cont'd All full-time faculty additional 2 x annual salary rounded to the next thousand 100,000 max. amount	Compulsory for all faculty commencing employment after Jan. 1/75	All full-time faculty	Date of appointment	$.220/1,000	70%	Mutual Life of Canada	YES
Support staff over Grade 18 additional 1 x or 2 x annual salary rounded to next thousand 100,000 max amount.	Voluntary	Support staff over Grade 18	On date of appointment	$.193/1,000	70%	Mutual Life of Canada	YES
TORONTO							
Basic coverage of 1x annual salary free plus additional optional coverage of 1x annual salary or 2x annual salary, 3x annual salary (maximum insurable earnings $70,000)	Optional coverage voluntary. Basic coverage of 1x salary automatic	All full-time and part-time staff holding an appointment of 25% or more of full-time	On appointment or date application card signed whichever is the latter date.	$.24/1,000	Basic coverage 100% Optional coverage 33.33%	Canada Life	YES
TRENT							
Basic life insurance equivalent to annual salary for salaried faculty and staff. For hourly paid full time staff, amount of insurance is equal to 2,000 hours x hourly rate. For part-time, 1,000 hours x hourly rate.	Compulsory Optional	Full-time salaried and full-time hourly. Part-time faculty and staff working at least 15 hours per week holding an appointment of at least 12 months.	Upon completion of 3 months employment for full-time hourly staff, from date of appointment for all others.	$.33	100% of premiums for coverage to $25,000. 25% of premiums for coverage in excess of $25,000	Confed. Life	YES
WATERLOO							
Options of 1,2,3 and 4 times salary available	1 x salary compulsory	All full-time faculty and staff	On appointment	$.34/1,000	100% of 1x salary 40% of 2 & 3 x salary 4x salary paid by employee	Dominion Life	YES

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who Is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
WESTERN							
Basic - 2 x salary	Compulsory	All full-time permanent staff, faculty & union	1st day of appointment on a full-time basis.	$.24/1,000	100% of first $25,000 of coverage. Employee pays full premium for amounts in excess of $25,000	London Life	YES
Additional ½ or 1 x salary $300,000 maximum total amount	Optional	All full-time permanent staff, faculty & union	1st day of appointment on a full-time basis.	Age / Cost/$1,000 Up to 39 .12 40 - 44 .28 45 - 49 .44 50 - 54 .68 55 - 59 1.08 60 - 65 1.60	NIL	"	"
W.L.U.							
Optional amounts 1½ x salary 2 x salary or 3 x salary	Voluntary	All full-time faculty and staff	First of month following employment	$.187/1,000	Univ. pays full amt. for first $25,000. Employee pays full amount beyond $25,000	Dominion Life	NO
WINDSOR							
Faculty to age 65 2 x annual salary Max. $110,000. No age reduction to age 65 Age 65 - 67 1x annual salary. Max. $55,000	Compulsory	Full-time faculty, admin. union.	First day of month after date of hire	$.294/1,000 inc. $.04/1,000 for A.D.&D.	100% 100%	Great West Life	YES
Administration to age 65. 2 x annual salary - max. $110,000. No age reduction. Age 65 $1,500 paid-up insurance			First day of month after 30 days service		100%		

88

89

LIFE INSURANCE

Amount of Life Insurance Available	Voluntary or Compulsory Participation	Who Is Eligible	When Eligible	Total Premium (¢/$1,000 per month	% of Premium Paid by Employer	Carrier	Is Policy Experience Rated?
WINDSOR (cont'd) Union to age 65 min. $15,000. No age reduction. Age 65 $1,500 paid-up insurance. Local 1393 and 210 1½ x annual salary Local 1958 2 x annual salary			After the completion of probationary period		100%		
YORK 3 x annual salary to July 1st coincident or following age 65 1 x annual salary July 1st following age 65.	Compulsory	All full-time faculty & staff working more than 24 hrs.	Date of appointment	$.22/1,000	CUPE - 75% Support Staff & CCA - 50% T.U.O.E. Faculty, Post Docs and P/M - 100%	London Life	YES

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
GUELPH						
1 x salary ($100,000 max) plus 25% of salary to surviving spouse plus 5% of salary to each of up to 3 dependent children	All employees with dependents	On appointment	1 x salary 24¢/$1,000/mo 25% salary to spouse $3.90 per $100 monthly benefit per month.	66.6% 66.6%	Crown Life	Sept. 1/1971
1 x salary plus 25% to spouse			25% sal. + 5% up to 3 $3.39 per $100 monthly benefit per month	66.6%		
1 x salary plus 25% to dependent children			25% sal. to child $2.19 per $100 monthly benefit per month.	66.6%		
MCMASTER						
Spouse & Children Lump sum payment of 1x,2x or 3x salary to the next higher thousand to a maximum of $100,000, $200,000 or $300,000 plus 25% of salary for spouse plus 5% of salary for each dependent child under 21 or 25 if in full-time attendance at school.	Married, permanent faculty and staff	1st day of employment	1.025% of salary plus 22¢ per M of lump sum cover	1x 68.2% 2x 56.6% 3x 48.4%	Sun Life	Oct. 1/1969
Children Only Survivor Lump sum payment of 1x, 2x or 3x salary to the next higher thousand to a maximum of $100,000, $200,000 or $300,000 plus 25% of salary to dependent child or children under 21 or 25 if in full-time attendance at school.	Widows, Widowers or legally separated permanent faculty or staff.	as above	1.028% of salary plus 22¢ per M of lump sum cover	1x 68.2% 2x 56.6% 3x 48.4%	Sun Life	Oct. 1/1969

92

93

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
TORONTO						
Basic coverage of 1 x annual salary free ($70,000 max.) Plus Spouse & Children: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) plus 10% of annual salary for each dependent child under 21 (max. of 2 children) Spouse only: 30% of annual salary to surviving spouse for lifetime or until remarriage (guaranteed for 10 years) Children only: 30% of annual salary to orphans until youngest child reaches age 21 or for the 10 year guaranteed period, whichever is longest period. (maximum insurable earnings $50,000), or Basic coverage of 1x annual salary optional insurance plus S.I.B. as described above. NOTE: Escalation provision added to protect survivors from inflation of 7% or across-the-board economic increase (annually) whichever is the lessor.	All full-time and part-time staff holding an appointment of 25% or more of full-time with eligible dependants	On appointment or date application card signed, whichever is the later date.	$.24 per $1,000 of commuted value of insurance	Basic coverage 100% Survivor income Benefit 33.33%	Canada Life	May 1/1976

SURVIVOR BENEFIT (GROUP LIFE INSURANCE)

(NOTE: Only Guelph, McMaster, Toronto, Trent and Western currently have Survivor Benefit Plans)

Amount of Benefit	Who is Eligible	When Eligible	Total Premium	% of Premium Paid by Employer	Carrier	When Introduced
TRENT						
Spouse's Option 25% of basic life insurance coverage per year paid in monthly instalments as long as a spouse lives and remains unmarried.	Compulsory for full-time salaried & full-time hourly. Optional for part-time working at least 15 hours per week holding an appointment of at least 12 months. Insurance in effect to actual retirement.	on appointment or anytime subject to medical certification	33¢/$1,000 of commuted value* of insurance *Commuted value of insurance is based on member's income and spouse's and children's ages.	100% of premiums for coverage based on commuted value* to $25,000; 25% of premiums for coverage based on communited value* for excess of $25,000	Confed. Life	July 1, 1969
Children's Option 15% of basic life insurance per year paid in monthly instalments until youngest unmarried dependent child is 23 or 25 if a student. If no spouses, option is elected, benefit is 25% of basic life insurance.						

DEPENDANT LIFE INSURANCE

WESTERN						
Spouse - $20,000. Each dependent child - $5,000	Voluntary participation, all full-time staff, faculty & union	On appointment or any time subject to medical certification	$2.50 per month	NIL	London Life	Oct. 1/1982

96

97

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
BROCK								
Benefits equivalent to Delta "AA" Plan	Full-time faculty and staff	Upon appointment	Compulsory	NIL	$ 9.95	Blue Cross	YES	'82
				NIL NOTE: Premiums are approximations - on "cost-plus" basis	$27.86			
CARLETON								
Equivalent Blue Cross #9, except oral hygiene instruction expenses not covered.	All full time and all union support staff	Date of appointment	Compulsory	All Others S $ 7.60 F $23.17		G-eat West Life	YES	'82
				C.G.A. S $ 6.34 F $19.31				'78
				Academic Union S $ 6.72 F $20.47				'79
				G.A.I.U. S $ 3.80 F $11.58	$ 3.80 $11.59			'82
GUELPH								
Full maintenance program plus periodontics and endodontics	1. All full-time regular employees.	Immediate	Compulsory	S $ 2.11 F $ 7.02	S $ 4.22 F $14.04	Mutual Life Assurance Co.	YES	
	2. all temporary and trust-fund employees hired for more than one year.		Voluntary at time of interview	same				

LAKEHEAD - No dental insurance

93

93

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
LAURENTIAN								
Oral examination, Prophylaxis - once every 6 months. Bite-wing x-rays, Extractions and simple alveolectomy. Surgical extraction of impacted teeth. Surgical removal of tumors, cysts, neoplasms. Amalgam, silicate, scrylic and composite fillings. General Anaesthetic required in relation to dental surgery.	full-time employees	1st day of month coincident with or next following date of employment	Voluntary	S $ 3.43 F $11.61	S $ 3.43 F $11.61	Confed. Life	YES	'79
MCMASTER								
Roughly equivalent to Blue Cross #9 Plan	Faculty & staff who work on a half-time or better basis. If contractually limited must be of more than one year	First day of employment	Compulsory unless covered by spouse	NIL	S $ 8.30 F $19.69	Sun Life of Canada	YES	'81
OISE								
Faculty and Academic support. Basic dental work every 6 months plus crowns and bridges and dentures wtih open space limitation.	All full & part-time with over 25% appointment	Upon appointment	Compulsory	NIL	S $13.91 F $41.92	Crown Life	YES	'81
Professional as above, but no open space limitation.					S $15.00 F 47.87			
For general support - basic dental work each 6 months including surgical and non-surgical periodontal work	All full & part-time with over 25% appointment	Upon appointment	Compulsory	NIL	S $10.80 F $30.92	Crown Life	YES	'81
OTTAWA - No Dental Insurance								
QUEEN'S - No Dental Insurance								

100

101

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
RYERSON								
100% Basic Care, 50% Major Care and orthodontic treatment	All full-time employees after 1/9/74	On date of appointment	Compulsory	NIL	S $14.93 F $37.53	The Mutual Life Assurance Company	YES	'82
TORONTO								
Blue Cross Dental Plan #9. Modification of dependents coverage to include unmarried children between 21-25 who are in full-time attendance at an institution of learning.	All full-time and part-time appointed staff	1st day of month following date of appointment	Compulsory for all full-time staff and voluntary for part-time staff on initial enrollment	S $ 2.37 F $ 5.30	S $ 9.46 F $21.18	Blue Cross	YES	'80
TRENT								
Blue Cross Dental Plan #7. Basic Preventive dental care.	Full-time faculty & staff & part-time faculty & staff who work at least 15 hrs. per week and have an appointment of at least 12 months.	1st day of month following date of appt. and/or application. 3 months waiting period for eligible hourly-paid staff.	Voluntary	NIL Staff S $ 4.67 F $10.06	Faculty S $ 4.44 F $9.42 Staff S $ 4.67 F $10.07	Blue Cross Blue Cross	YES YES	'69 '82
WATERLOO								
80% of basic dental expenses, 50% of major dental expenses.	all full-time faculty and staff	after 1st day of employment	Compulsory	NIL	S $ 9.18 F $27.55	Dominion Life Assurance Company	YES	'81
WESTERN								
100% of basic dental expenses, 80% of major dental expenses	Regular full-time faculty	1st day of employment	Compulsory	NIL	S $14.80 F 39.47	Mutual Life Assurance Company	YES	'82

102

103

DENTAL INSURANCE

Plan Coverage	Who is Eligible	When Eligible	Voluntary or Compulsory Participation	Monthly Employee Premium	Monthly Employer Premium	Carrier	Is Policy Experience Rated?	ODA Schedule
WESTERN (cont'd)								
	Regular full-time admin. staff	"	Compulsory unless covered by spouse	NIL	S $12.53 F $33.42		YES	'82
	C.U.P.E. - Phys. Plant.	"	"	NIL	S $12.53 F $33.42		YES	'82
	C.U.P.E. - Food Services	"	"	S $ 3.13 F $ 8.35	S $ 9.40 F $25.07		YES	'82
WLU								
Equivalent to Blue Cross #9	All full-time faculty and staff	1st of month following date of employment	Voluntary	S $ 1.69 F $ 5.22	S $ 5.06 F $15.68	Allstate	YES	'79
WINDSOR								
Green Shield, 100 plus 4	CUPE 1001 CUOE 100	After Probation Period	Compulsory unless other coverage by spouse	NIL	S $10.38 F $23.34	Green Shield	YES	'82
Green Shield, 100 plus 4	Admin.	"	"	NIL	S $15.00 F $33.58	Green Shield	YES	'82
YORK								
Equivalent Blue Cross #7 with riders 1,2,3 & 4 100% basic 50% major including ortho caps & bridgework - max $1110 per year.	Faculty, Professional & Managerial	Date of appointment	Compulsory, unless covered elsewhere	S NIL F NIL	Faculty S $17.99 F $54.71 PTM S $15.64 F $47.58	Lon Life Financial Services	NO ASO Plan Self Insured	'82
Similar to Blue Cross #7 100% Basic - max $1000 per calendar year.	Support Staff, IUOE, CGA, CUPE	Date of appointment	same as above	Staff S NIL F NIL IUOE S NIL F NIL CGA S NIL F NIL CUPE S $ 1.42 F $ 4.15	S $11.34 F $30.24 S $10.06 F $27.22 S $ 8.70 F $23.14 S $ 9.52 F $27.75		NO ASO Plan self insured	'82 '78 '80 '82

104

105

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
BROCK					
Paid-up 10 yrs. service $1,000 10-15 " " 2,000 15-20 " " 3,000 20-25 " " 4,000 25 " " 5,000 - policy is purchased at retirement with volume related to yrs. of service. - applies to non-unionized full-time faculty and staff	NIL	n/a			n/a
CARLETON					
NIL	-	Yes* *Provided on Retirement Staff member (i) if age 55 or over (ii) has 5 or more years service (iii) is a member of the Plan	Nil	S $ 1.96 F $ 6.85	Dental Plan Faculty Union only coverage contin[illegible]s. University pays 100% of premiums S $ [illegible].72 F $20.47 Athletic Facilities Free Use
GUELPH					
CUPE $1,000 paid up policy All others - NIL	NIL N/A	Can continue on optional basis paying full premiums	S $ 7.88 F $19.37	-	Dental - can continue on optional basis paying full premium S $ 6.33 F $21.06
LAKEHEAD - No post-retirement benefits					
LAURENTIAN - No post-retirement benefits					
MCMASTER					
$5,000 paid up policy	NIL	YES	NIL	S $ 1.52 F $ 4.30	Free Parking. Free use of athletic facilities. Discount at Bookstore. Free Dental Plan

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
OISE					
NIL - unless employment is continued. At which time maximum becomes $25,000	NIL	Yes - reduced coverage, 80% of eligible charges covered after deductible of $25	Faculty S $ 3.61 F $10.08 Professional & General Support Staff S $ 8.76 F $21.97 Research Officer S $ 6.91 F $21.97	NIL	n/a
OTTAWA					
1. Retired staff members insured before May 1, 1971; 50% of annual earnings 2. Retired staff members insured after May 1, 1971; 2½% for each year of service (max. 20) minimum benefit $2,000 3. Retired staff members insured after July 1, 1976; - less than 10 years service $2,000 - 10 or more years' service: 10% of final salary with minimum of 2,000 and max. of 5,000 coverage.	NIL				Semi-Private accommodation Plan (Optional) S $ 1.00 F $ 1.90 Private Room Coverage (Optional) S $ 1.38 F $ 3.02
QUEEN'S					
100% of final salary at 65 reducing by 20% per year to 10% at 70 with a $3,000 minimum.	NIL	YES	S $ .60 F $ 2.70	S $ 1.40 F $ 6.30	Semi-private hospital coverage S $ 1.50 F $ 4.00
RYERSON - Not applicable					
TORONTO					
n/a	n/a	Blue Cross extended health care	S $ 3.02 F $ 8.90	S $ 3.02 F $ 8.91	Blue Cross semi-private employee/er premium S $ 3.30 $ 3.30 F $ 6.60 $ 6.60 Blue Cross Dental Plan #9 employee premium S $ 3.25 F $ 7.39 employer premium S $ 3.26 F $ 7.39

108

109

POST-RETIREMENT BENEFITS

Life Insurance Coverage	Cost to Retirees	Major Medical	Monthly Employee Premium	Monthly Employer Premium	Other Benefits
TRENT - No post-retirement benefits					
WATERLOO					
An amount equal to the lessor of: 25% of the amount for which employee was insured immediately prior to retirement or, 37½ of employees final salary but not less than $2,000	NONE	Sickness and accident	NONE	S $ 3.23 F $10.42	
WESTERN					
Paid-up policy equal to 50% of amount of basic insurance in effect at time of retirement, with the maximum policy being $15,000	NIL	YES	NONE	S $ 4.60 F $11.69	
WLU - No Post-Retirement Benefits					
WINDSOR					
$1,500 paid-up insurance for staff at age 65	NIL	-	-	Single Premium about $800.00	Green Shield Prescription Plan - Employee premium - NIL Employer premium S $ 8.72 F $17.44
YORK - No post-retirement benefits					

VACATION ENTITLEMENT

BROCK

Sec/Cler/Tech

1st cal yr - 1 day/mo. max 10 days
2nd full calendar yr - 2 weeks
3rd full calendar yr - 3 weeks
10th full calendar yr - 4 weeks
20th full calendar yr - 5 weeks

Mtce/Housekeeping

Up to 3 yrs - 2 weeks
after 3 yrs - 3 weeks
after 10 yrs - 4 weeks
after 19 yrs - 5 weeks
after 30 yrs - 6 weeks

Adm/Professional

1st and 2nd full calendar yr - 3 weeks
3rd calendar yr and beyond - 4 weeks
20th calendar year and beyond - 5 weeks

Faculty and Librarians

4 wks upon appointment (pro-rated in 1st year)
5 wks in 20th calendar yr. (Librarians only)

CARLETON

Non-Union Support Staff

1 - 5 years	- 15 da/yr
6 years	- 16 da/yr
7 years	- 17 da/yr
8 years	- 18 da/yr
9 years	- 19 da/yr
10 yrs & up	- 20 da/yr
15 or more	- 22 da/yr
18 or more	- 25 da/yr

Managerial/Prof. Staff

22 day/yr from date of appointment
25 day/yr after 15 years.
Note: On an employee's (excluding Faculty) 25th anniversary date, he shall be granted an additional 10 working days with pay leave that year only.

Faculty

One month

Non-Academic Unions

Varies between agreements - similar to non-union support staff

GUELPH

Faculty: - 1 month

Professional Staff

- Hired prior to 79.01.01 - 1 month
- Hired after 79.01.01
  - 1st 3 years - 3 weeks
  - 4 - 17 years - 1 month
  - 18 years - 25 days

Supervisory

1 - 3 years	- 15 days
4 years	- 22 days
18 years	- 25 days

C.U.P.E.

1 - 2	years - 10 days
3 - 7	years - 15 days
8	years - 16 days
9	years - 17 days
10	years - 20 days
12	years - 21 days
14	years - 22 days
16	years - 23 days
18	years - 24 days
20	years - 25 days

Support Staff & Non CUPE Bargaining Groups

1 - 2	years - 10 days
3 - 4	years - 15 days
5 - 6	years - 16 days
7	years - 17 days
8	years - 18 days
9	years - 19 days
10 - 14	years - 20 days
15 - 19	years - 22 days
20	years - 25 days

112

113

VACATION ENTITLEMENT

LAKEHEAD

Non-Union Support Staff	Office Union	Mtce/Housekeeping	Faculty and Senior Admin.
Up to 8 years - 3 weeks Over 8 years - 4 weeks	Up to 3 years - 2 weeks 3 to 8 years - 3 weeks Over 8 years - 4 weeks	Up to 4 years - 2 weeks 4 to 8 years - 3 weeks Over 8 years - 4 weeks	4 weeks

LAURENTIAN

Faculty	Administration	Support Staff/C.U.P.E.	I.U.O.E./Canadian Guards Association
1 month	- 3 weeks after 1 year 6th to 8th Level of Hickling Johnston Salary Scale. 4 weeks after 5 years. - 4 weeks after 1 year from 9th Level of Hickling Johnston Salary Scale. After 10 years of continuous service, 1 extra day and 1 additional day every year of continuous service thereafter. Maximum vacation allowance 7 weeks.	1 - 4 years - 15 days per year 5 years - 16 days per year 6 years - 17 days per year 7 years - 18 days per year 8 years - 19 days per year 9 years - 20 days per year (Support Staff only) 10 years - 20 days per year 11 years - 21 days per year 12 years - 22 days per year 13 years - 23 days per year 14 years - 24 days per year 15 years - 25 days per year 16-17 years - 26 days per year 18-19 years - 27 days per year 20-21 years - 28 days per year 22-23 years - 29 days per year 24-25 years - 30 days per year 26 or more - 31 days per year	1 - 9 years - 3 weeks at 6% of total earnings 10 - 14 years - 4 weeks at 8% of total earnings 15 years - 5 weeks at 10% of total earnings

MCMASTER

Vacation Group	Category	Salary Level
A	Clerical/Secretarial Technicians, Professional/Management Nurses and Related Positions, Reactor Operators and Lead Hands, Instructional Assistants, Equivalent Positions.	1 - 6 7 - 11
B	Professional/Management, Equivalent Positions	12 & higher
C	Librarians	

MCMASTER (cont'd)

Vacation Entitlement - (based on service at June 30th)

	Group A 1.25	Group B 1.67	Group C 1.83
Less than one year (express in working days per completed months of service)			
1 but less than 4 years service	15	20	22
4 but less than 20 years service	20	20	22
20 or more completed years	25	25	25

OISE

Professional and Academic Support (Full-time)	General Support	Faculty	Project Directors
Less than 10 months - 2 days for each full mth. 10 months, but less than 3 years - 1 month (22 days) 3 years and over - 5 weeks	- fulltime less than 6 months - 1 day for each full month. 6 months, but less than 18 months - 2 weeks 18 months, but less than 3 years - 15 days 3 years, but less than 4 years - 22 days 4 years but less than 5 years - 23 days 5 years but less than 6 years - 24 days 6 years and over - 25 days	one month annually	five weeks annually

OTTAWA

Senior Management Positions	Middle Management Positions	Technical/Clerical/Secretary	Faculty
A) 1 mo. (22 days) after 12 mos.	A) 3 wks (15 days) after 12 mos.	A) 3 wks (15 days) after 12 mos.	1 month
B 23 " " 21 years	B) 4 wks (20 days) after 3 years	B) 16 days after 6 years	
24 " " 22 years	C) 21 days after 21 years	17 " " 7 years	
25 " " 23 years	22 " " 22 years	18 " " 8 years	
26 " " 24 years	23 " " 23 years	19 " " 9 years	
27 " " 25 years	24 " " 24 years	20 " " 10 years	
28 " " 26 years	25 " " 25 years	21 " " 11 years	
29 " " 27 years	26 " " 26 years	22 " " 22 years	
30 " " 28 years	27 " " 27 years	23 " " 23 years	
31 " " 29 years	28 " " 28 years	24 " " 24 years	
32 " " 30 years	29 " " 29 years	25 " " 25 years	
	30 " " 30 years	26 " " 26 years	
		27 " " 27 years	
		28 " " 28 years	
		29 " " 29 years	
		30 " " 30 years	

116

117

VACATION ENTITLEMENT

QUEEN'S

Up to 1 year - 1 da/mo max. 10 da/yr
After 1 year - 15 da in that calendar year
After 5 years - 1 additional day for each additional year of service
After 10 years - 20 da
After 13-14 years - 21 days
" 15-16 " - 22 days
" 17-18 " - 23 days
" 19-20 " - 24 days
" 21-22 " - 25 days

RYERSON

1st year - Support Staff to Grade 18 - 1 da/mo. maximum 12 days
2nd year - 15 days
10 full years - 20 days (Seniors Administrators above Grade 18) - 20 days
Acad. Administrators - 20 days
Faculty - No less than 2 consecutive months and not more than 3 consecutive months in any 12 months period (including course preparation)

TORONTO

Administrative Staff

After 1 year of service - 10 days
After 2 years of service - 15 days
After 6 years to 7 years of service - 16 days
" 7 " " 8 " " " - 17 days
" 8 " " 9 " " " - 18 days
" 9 " " 10 " " " - 19 days
" 10 " " 12 " " " - 20 days
" 13 " " 15 " " " - 21 days
" 16 " " 18 " " " - 22 days
" 19 " " 21 " " " - 23 days
" 22 " " 24 " " " - 24 days
" 25 years of service - 25 days

Faculty

One month after one year of service

Senior Administrative Staff

After 1 year of service - 20 days
After 10 years through 24 years - 1 additional day every 3 years (as indicated under administrative staff)
After 25 years - 25 days

Librarians

After 1 year to 11 years of service - 21 days
" 12 years to 13 years of service - 22 days
" 14 " " 15 " " " - 23 days
" 16 " " 17 " " " - 24 days
" 18 years of service - 25 days

TRENT

Full-time and Part-time Staff

Up to 1 year - 1 da/mo. max 10 da.
1 - 2 years - 10 da
3 - 8 years - 15 da
9 years or more - 20 da
16 years or more - 25 da

Faculty & Librarians

20 working days

113

113

VACATION ENTITLEMENT

WATERLOO

Sec/Cler/Jr Service & Tech/ Union & Non-Union Hourly

2 weeks after 1 year
3 weeks after 4 years
4 weeks after 10 years
5 weeks after 18 years

Intermed. Service & Tech/Security Patrolmen

3 weeks after 1 year
4 weeks after 10 years
5 weeks after 18 years

Professional/Managers/ Sr. Service & Tech.

4 weeks after 1 year
5 weeks after 18 years

WESTERN

Administrative Staff

Up to 2 years - 3 weeks
After 2 years - 4 weeks
After 24 years - 5 weeks

Faculty

1 month

CUPE - Thompson Arena & Food Services (eff. May 1/81 - Sept 1/82)

up to 8 years - 15 days
9 to 20 years - 20 days
21 years or more - 25 days

Cdn Guards Assoc. (Eff. Jan 1/82)

Up to 8 years - 15 days
9 to 20 years - 20 days
21 years or more - 25 days

CUPE - Physical Plant (Eff. May 1/81

Up to 8 years - 15 days
9 to 19 years - 20 days
20 years or more - 25 days

WLU

Support Staff

2 weeks after 1 year
3 weeks after 3 years
4 weeks after 10 years
5 weeks after 20 years

Maintenance Staff Union

2 weeks after 1 year
3 weeks after 4 years
4 weeks after 10 years
5 weeks after 20 years

Management Professional's and Faculty

1 mo. after 1 year

WINDSOR

Admin. & Union

1 - 3 years - 2 weeks
4 - 11 years - 3 weeks
12- 19 years - 4 weeks
20 years ore more - 5 weeks

Faculty

4 weeks

YORK

Salaried and Support Staff

2 weeks after 1 year
3 weeks after 2 years
4 weeks after 8 years

Faculty

4 weeks immediately

Professional & Management

3 weeks after 1 year
4 weeks after 3rd year.

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contribution to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
BROCK					
12 months leave after 6 years service or 6 months after 3 years. Tenure not required.	apply to Dept. Chm. outlining research program. File report with Dean upon return.	75% for 12 mths; 90% for 6 mths; Max. 100% from all sources	sabb. leave is a privilege not a right. Not obligated to return.	100% of salary	YES
CARLETON					
12 months leave after 6 years service or 6 months after 3 years to tenured faculty	apply to Dept. Chm. and Dean outlining purpose of leave. File report with Dean upon return.	80% for 12 mths; 60% for 6 mths after 3 yrs.	sabb. leave is a right not a privilege. Obligated to return.	150% of salary	YES
GUELPH					
up to 12 mths leave after 6 years service. Tenure is required.	apply to Dept. Chm. giving tentative program	75-100% depending on length of leave. Max. 100% from all sources.	sabb. leave a privilege not a right. Obligated to return.	100% of salary for paid leave up to 7 mths. reducing to 75% of salary up to 12 mths paid leave.	YES
LAKEHEAD					
12 mths. leave after 6 yrs. service. Tenure is required.	apply to Dean outlining purpose of leave. File report upon return.	75%	sabb. leave a privilege not a right. Obligated to return.	75% of salary	YES
LAURENTIAN					
6 or 12 mths after 6 yrs. service.	apply to Dept. Chm. and Dean outlining study project. File report on return.	80-100% for 12 mths (depending on yrs service): 100% for 6 mths.	sabb. leave conditional	100% of salary	YES
MCMASTER					
6 or 12 months leave after 6 yrs service. Tenure not required.	apply to Dean outlining purpose of leave. File report with Dean upon return.	75% for 12 mths, 100% for 6 mths.	sabb. leave a privilege not a right. Obligated to return.	115% of salary from all sources.	YES

123

122

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contribution to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
OISE					
6 mths leave after 4½ yrs service or 1 year after 9 yrs service (ie. the equivalent of 1 year for each 9 years of service) for full-time Assistant, Associate or Full Professor.	Apply to Dept. Chm. outlining proposal for leave. File report with Director within 30 days of return.	100%	Obligated to return	100%	YES
OTTAWA					
6 mths leave after 3 years, or 12 mths leave after 6 yrs service. Tenure is required.	apply to Teaching Personnel Cttee. outlining research program. File report with Dean upon return.	75% for 12 mth (could go to. 90% for deferred leaves); 100% for 6 mths	sabb. leave a privilege not a right. Obligated to return.	100% subject to approval of his/her dean.	YES
QUEEN'S					
6 or 12 mth leave after 6 yrs service. Tenure not required.	apply to Dept. Chm. outlining nature of scholarly activity. File report upon return.	75% Max. 100% from all sources	sabb. leave a privilege not a right. Obligated to return.		
RYERSON					
12 mths or less following 6 yrs service.	apply to Dept. Chm. 8 mths prior to leave.	60-90% for up to 12 mths. Max. 100% from all sources. if greater remuneration is received entitlement from institute will be reduced by 1/2 the excess.	expected to return to active employment at end of leave. Renewal of leave may be granted by mutual agreement.	100% of salary	YES
TORONTO					
6 or 12 mths leave after 6 yrs service. Tenure not required	outline study program with application. File report upon return	80% for 12 mths; 100% for 6 mths; Max. 100% from all sources.	sabb. leave a privilege not a right. Obligated to return.	100% of salary	YES

124

125

SABBATICAL LEAVE POLICIES

Eligibility Requirements	Application Requirements	University Contribution to Normal Salary	Other	Maximum Direct Remuneration to Faculty Member	Sabbatical Leave Grant Reported For Income Tax
TRENT					
12 mths leave after 6 yrs of service* or 6 mths after 3 yrs. service * includes academic leaves	apply to department 2 years in advance outlining plans and projects. Department submits 3 year sabbatical plan to the Dean and committee on Academic Personnel by 15 Nov. of each year. File report on return.	60-100% (depending on length of service* for 6 mths or 12 mths leave * includes academic leaves.	length of leave and salary level determined by "Earned Years of Service"	100% of salary plus benefits	YES
WATERLOO					
6 or 12 mths leave after 6 yrs service. Tenure not required.	apply to Dept. Chm. outlining research program	66.7% for 12 mths leaves after 6 yrs; 100% for 6 mth and 12 mths leaves after 9 years.	sabb. leave a privilege not a right. Obligated to return.	100% of salary	YES
WESTERN					
6 or 12 mth leave after 6 yrs. service. Tenure not required.	apply to Dept. Chm. outlining study program	75% for 12 mths; 100% for 6 mths. Max. 100% from all sources.	sabb. leave a privilege not a right. Not obligated to return.	100% of salary	YES
WLU					
6 or 12 mths leave after 6 yrs service. Tenure is required.	apply to Dept. Chm. outlining research program. File report with Chm. and Dean upon return.	75% for 12 mths; 100% for 6 mths; Max. 100% from all sources	sabb. leave a privilege not a right. Not obligated to return.	100% of salary	YES - if meets qualifications of Research Committee
WINDSOR					
12 mth leave after 6 yrs. service. Tenure is required.	outline intended activities with application. File report upon return.	60-100% for 12 mths (depending on yrs service). Max. 100% from all sources.	sabb. leave a privilege not a right. Obligated to return.		
YORK					
6 or 12 mths leave after 6 yrs service. Tenure is required.	apply to Dept. Head and Dean outlining study program. File report upon return.	75% for 12 mths; 100% for 6 mths; Max. 100% from all sources.	sabb. leave a right not a privilege. Obligated to return.	100% of salary	YES

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted To Principal Residence	First Purchase Within Area
BROCK						
housing loans not available						
CARLETON						
all full-time staff	no restriction	$20,000	PLR + ½% over 10 yrs. PLR + 1¼% over 20 yrs.	borrower gives 2nd mortgage to university to secure loan	YES	NO
GUELPH						
full time tenured faculty first home 10% equity	Within the City of Guelph or vicinity	lessor of $20,000 and annual salary	PLR + 3/4% over 10 years		YES	YES
LAKEHEAD						
full-time faculty and senior support staff; principal residence 10% equity	within 20 miles of the City Limit of Thunder Bay	$12,500	PLR + ½% over max. of 10 years.	borrower gives mortgage to university to secure loan	YES	one loan can be used during the time of employment
LAURENTIAN						
full-time members of faculty, technicians & admin. officers, principal residence equity 50% of second mortgage and at least 10% of assessed value.		$10,000	PLR over 5 yrs. PLR + ½% over 10 yrs. Min. repayment rate - $100/mth	borrower gives 2nd mortgage to university to secure loan	YES	NO
MCMASTER						
Tenure stream faculty and full time support staff, principal residence, 10% equity.	within daily commuting distance of campus	$30,000	PLR + 3/4% up to 15 yrs. PLR + 1% for excess over 15 years.	borrower gives mortgage to University.	YES	NO
OISE						
All regular full-time faculty and support staff. 10% equity	No restrictions	$20,000	PLR + 1% over 10 yrs.	Borrower gives Mortgage to Institute to secure loans	YES	NO

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted To Principal Residence	First Purchase Within Area
OTTAWA						
full time faculty and support staff, principal res., 10% equity: 1st mortgage and equity to equal 70%	within Ottawa/Hull region	$15,000	PLR + ½% over 15 yrs.	borrower gives 2nd mtge to University to secure loan. 1st and 2nd mtge payments must not exceed 30% of salary	YES	YES
QUEEN'S						
All staff principal res. 10% equity; 1st mortgage and equity to equal 70%	within the Kingston area	lesser or annual salary, 30% of property price, and $20,000	PLR + ½% over max. 10 years.	borrower gives 2nd mtge to university to secure loan. Carrying charges not to exceed 30% of salary		
RYERSON						
20% equity	within reasonable commuting distance	$10,000	PLR + 3/4%	N/A	YES	NO
TORONTO						
Programs I & II -full-time faculty and support staff - first home - 10% Personal Equity - Principal Residence	Within daily commuting distance of St. George, Scarborough and Erindale campuses.	lesser of twice annual salary or $40,000	PLR + 3/4% for 15 years. PLR + 1% for 20 years - open	borrower gives 2nd mtge to University to secure loan. Annual mtge payments & taxes not to exceed 30% of gross income		
Program III - subsequent purchases - refinancing		1st mtge - the lesser of 75% of purchase price or a max. of $75,000 2nd mtge - twice annual salary or a maximum of $40,000 Total 1st and 2nd - $115,000	-prevailing int. rate on mtge - 1,3 or 5 year terms. 10% prepayment annually - same interest rate as first mtge - open - life ins. for $35,000	1st mtge to Kinross Mtge. Corp. 2nd mtge - borrower gives 2nd mortgage to University to secure loan. Annual mortgage payments & taxes not to exceed 30% of gross income.		

13.

HOUSING LOAN (MORTGAGE) POLICIES

Eligibility	Location Requirements	Maximum Amount	Interest Rate and Term	Other Conditions	Restricted To Principal Residence	First Purchase Within Area
TRENT						
regular appointee	within the Peterborough area.	$10,000	prevailing interest rate		YES	NO
WATERLOO						
full time faculty and staff; principal res. first home 10% equity	within Cities of Waterloo or Kitchener neighbouring communities, or respective environments	lesser of annual salary and $20,000	PLR + 3/4% over 15 yrs. PLR + 1% for terms exceeding 15 yrs.	borrower gives 2nd mtge to university to secure loan. Total of all guaranteed loans not to exceed $1.5 million	YES	YES
WESTERN						
full time faculty and staff, principal res. 10% equity	within 30 miles of university	lesser of $30,000 or applicants gross annual salary.	PLR + ½% under 10 yrs; PLR + 1% for 10-20 years.	must be secondary financing. mortgage given to University to secure loan. Can be used for refinancing.	YES	NO
WILFRID LAURIER						
full time faculty, first home, 10% equity	within Cities of Waterloo or Kitchener, neighbouring communities, or respective environments	$20,000	PLR + 3/4% over 10 years.	Carrying charges not to exceed 30% of salary	YES	YES
WINDSOR						
NOT AVAILABLE						
YORK						
10% equity, Faculty and Professional & Managerial Staff		$30,000	PLR + 3/4% up to 20 yrs. PLR + 1% up to 15 yrs. Subsidized by University between 7-11% provided annual salary does not exceed ceiling.	Annual salary ceiling eligibility adjusted annually in YUFA negotiations	YES	NO
RYERSON						
20% Equity	within reasonable commuting distance	$10,000	PLR + 3/4%	N/A	YES	NO

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
BROCK				
all full time employees, their spouse and dependant children	student must successfully completed course		for full-time employees, provided the course is directly related to the job.	NO
CARLETON				
bargaining unit members & dependants from date of employment. Dependants are defined as children for whom employee is entitled to claim tax exemption under Income Tax Act during year in which free tuition requested or children not over age 21 to whom employee provides regular financial support	student must maintain good standing	dependants and members on LTD or retirement benefits, and dependants of member who dies in service remain eligible for free tuition.	YES - If taken at the request of the University.	YES - with agreement of Dept. Head
GUELPH				
free tuition available to employees but not dependants		there is a fee assistance program	YES - 75% of fee paid	YES - 3 hours per week
LAKEHEAD				
all full-time employees, their spouses and dependants		Non academic employees must have completed their probation periods.	YES - for work related courses (maximum $150 annually)	YES - as determined by Dean or Director
LAURENTIAN				
full-time members of staff, their dependants and spouses	student must remain in good standing		YES - depending on usefulness of course	No, an exception to this policy must be approved by Dept. head.
MCMASTER				
continuing full or half-time faculty and staff. No dependants.	assistance for repeat courses limited to 50%	free tuition applies to credit and extension courses.	YES - for work related courses	YES - providing lost time is made-up

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
OISE				
Full-time support staff employed 6 months or more. No dependants. Course must pertain to employee's responsibilities. Subject to employee Management Committee approval.		Fee waiver Agreement for degree courses with one University only. 2 courses per year.	NO	3 hours per week with Agreement of Dept. Head
OTTAWA				
spouse and dependants (under 26 years)		students must pay incidental fees. Free tuition available 3 years after retirement. No longer available 5 years after employee's death. Up to age 26 per dependant.		N/A
QUEEN'S				
support staff only	courses must be passed for rebate	there is a fee re-imbursement program, may take 3 courses per year.	YES - taken at the request of University.	YES - with agreement of Dept. Head.
RYERSON				
Full-time faculty and dependants recognized in law. Must meet admission requirements and be accepted by the Registrar's Office. Waive of Tuition Fee benefit for faculty continues in force while Staff are on leave, with or without salary, disabled and/or Retired, and to dependants of deceased employees.		fee assistance program	YES - providing not equivalent course available at Ryerson	YES, if supervisor agrees, and lost time made up.
Full time administrative and academic support staff only	100% Rebate - any work related course taken at any post-secondary institution. 50% Rebate - for interest courses, must be taken at Ryerson.			

136

137

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
TORONTO				
full-time faculty and regular part-time faculty with 3 yrs. service and dependants of active, retired or deceased (while in service or retirement) staff members.	courses must be passed for rebate	free tuition applies to degree courses and courses through the school of continuing studies which must be taken on employee's own time.	YES	YES - with approval of supervisor
TRENT				
full-time faculty and staff.	courses must be passed for free rebate	free tuition (as a fee rebate) applies to only one (1) course per academic session	YES (Credit Only)	YES - with approval of Supervisor. Lost time must be made-up
dependants (spouse & children)	Fee Waiver	Trent courses only		
WATERLOO				
faculty and staff course pertains directly to employee's responsibilities		also a fee assistance program for full-time staff and dependant children	YES	YES - work related course, with approval of Dept. Head.
WESTERN				
no free tuition for faculty or dependants. Available for staff only.	courses must be passed for rebate.	no limit for credit courses taken at UWO. Off-campus: limited to cost of 1 UWO undergraduate course. CUPE, CGA, Food Services: - maximum of 2 undergraduate courses per year if taken at UWO. Off-campus: limited to cost of 1 UWO undergraduate course.	YES - if job related	YES - providing does not interfere with work flow
WILFRID LAURIER				
full-time faculty and staff plus dependants under age 25.		also a fee assistance program for spouse (50% reduction) maximum 2 courses per year.	YES - if taken at the request of University	NO

C 133

FREE TUITION POLICIES

Eligibility Requirements	Course Completion Requirements	Other Conditions	Available for Non-University Courses	Courses During Normal Working Hours
WINDSOR				
full-time faculty,	N/A	free tuition	NO	YES - if supervisor agrees and lost time made up.
S.E.I.U. Local 210, U.P.G.W.A. 1958	N/A	free tuition - job related courses	NO	
All other staff	"B" average	tuition refund	NO	
YORK				
All full-time employees. Dependants covered after 12 mos. of employment Faculty Dependants covered upon appointment date. Retirees.		free tuition applies to degree credit courses at York.	NO	YES - if course is required for degree and not offered at night with Dept. permission

PARKING POLICIES

FEES	OPERATES ON BREAKEVEN BASIS	OTHER
BROCK		
Free parking in main parking lot. A second lot with coin operated access is available at a 50¢ fee.	YES (coin operated lot)	
CARLETON		
$70 - $163 p.a.	YES	parking only in designated areas according to permit. Repeated violation may result in cancellation of privileges.
GUELPH		
$42 p.a.	YES	parking only in designated areas according to permit. Non-payment of fines results in suspension of privileges. Regulations apply in colour-coded and hourly-rate areas 0800 - 1700 M-F.
LAKEHEAD		
$37 p.a.	YES	
LAURENTIAN		
$35 p.a. restricted; $20 p.a. semi-restricted; $10 p.a. for general	YES	parking only in designated areas according to permit.
MCMASTER		
$36 - $150 p.a. unreserved, $2.50 max. daily rate	YES	parking only in designated areas according to permit.
OISE		
$40 per month $3 daily rate	-	Regulations apply to outdoor and indoor lots. No assigned spaces.
OTTAWA		
$120 p.a. for support and faculty $ 80 (8 mths) for students	YES	parking only in assigned lot; regular permits valid only 0700-2330
QUEEN'S		
$90 - $96 p.a. outdoor; $414 p.a. indoor. Also daily fees and meters		regulations apply to outdoor lots 0700-1700 M-F and indoor all the time. No reserved spaces.

PARKING POLICIES

FEES	OPERATES ON BREAKEVEN BASIS	OTHER
RYERSON		
$330 p.a. unreserved on priority system (years of service and distance)		parking only in assigned lot according to permit.
TORONTO		
$384 p.a. reserved; $192 p.a. unreserved; daily max. $2.85 evening; $1.60 - $1.90.	YES	
TRENT		
staff and full-time students; $90 p.a. unreserved	YES	$90 includes bus pass of $50
WATERLOO		
$60 p.a. - 50¢ a day	YES	Assigned lots. No reserved spaces
WESTERN		
$24 - $96 p.a.; reserved; $12 - $48 p.a.; unreserved	YES	parking only in assigned lot. Regulations apply to all Red, Blue, Green lots 0700-1800 M-F.
WILFRID LAURIER		
free for faculty and staff	subsidized by University	parking in assigned lots only
WINDSOR		
all lots $58.00 p.a.	--	parking only in assigned lot
YORK		
Staff; Reserved $172.00 p.a. Unreserved $58.00 p.a.	YES	parking in assigned lots or any unreserved lot.

144

145

ACCESS TO ATHLETIC FACILITIES

BROCK	Entire Complex - $60 per individual plus $30 per spouse, $20 per one child and $30 per two or more children. Swimming Pool Only - $50 per adult. $120 per family
CARLETON	Use is free ($75.00 fee paid by the University), no reduced fees to family.
GUELPH	$20.00 per semester plus locker fee.
LAKEHEAD	Employee membership - $80 single, $115 family
LAURENTIAN	user's fee of $6.00 per card and $3.00 for lockerette.
MCMASTER	user fee, $50.00 individual
OISE	not applicable
OTTAWA	free use for employee ($20 fee paid by University) family membership cost $25 p.a.
QUEEN'S	free use, $40 family for lockers and laundry
RYERSON	free use (Second priority - students have first priority)
TORONTO	Joint membership - athletics, Hart House & Faculty Club - Staff member (Family access provisions for athletics & recreation facilities) $124.24 p.a., University $65.56 p.a.
TRENT	$40 p.a. single or family plus $20 p.a. locker fee
WESTERN	Individual $66 p.a., family $80 p.a. plus locker and towel services $13.50 p.a. Gym apparel $72.00 p.a.
WINDSOR	free use
YORK	user fee, single $35.00, family $60.00